OLD LATTIMERS LEGACY

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OLD LATTIMER'S LEGACY

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"The Bartenstein Mystery," "The Double Chance," "The Shadow of Ravenscliffe," "The Three Days' Terror," etc.

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CHAPTER I

WAITING FOR MR. WRAXALL

ON a certain fine spring morning a small party of elderly people were gathered together in the drawing-room of a large house in Eaton Square. It was not a particularly pleasant room. The furniture was old-fashioned and gloomy; the pictures were more suitable for a national collection than a private house; the paper on the walls, the carpet on the floor, the very hearthrug before the fireplace, were all sober and solid. If there had been a trace of woman anywhere in the room; if a bit of light-colored needlework had hung in careless confusion from the back of a chair, or lain unheeded on the floor; if a piece of music had stood on the open piano, or a book reposed face downwards in one of the easy chairs; if there had been plants in the windows, and cut flowers on the tables; if, in short, the eye had met any of those thousand-and-one traces which are naturally associated with the presence of women, the room would have gained in cheerfulness

whatever it lost in dignity. But there was neither music nor flowers, needlework nor open book; there was not even an unfolded newspaper. Every article of furniture was in its proper place, there was not a speck of dust to be found in any corner. This, of course, betokened excessive zeal on the part of somebody.

I have said that the people met together in this room were elderly. When I say elderly, I mean that all, without exception, were past their prime, and already going with more or less speed towards the foot of the hill.

The two ladies, who sat together near the window, had done their best to retain a youthful appearance. But at fifty-five even art fails to do what nature cannot accomplish, and Penelope and Alethea Lattimer were beginning to look old. Mrs. Allen can certainly do wonders for the hair; but what is one to do when the hair itself refuses to stay on the head? And though teeth are now made more beautifully by art than by nature, there is no process, so far as I am aware, which prevents the accumulation of little lines and wrinkles about the lips and eyes, or gets rid of those terrible crow's-feet, which indicate the approach of decay. Therefore, though they had honestly done their best to be young and playful as long as possible, the Misses Lattimer come rightly under the term elderly.

As for the men there was no doubt about their

age. Philip Lattimer, standing at the window and drumming impatiently on the sash, was sixty if a day. Tall, well-built, with keen gray eyes and a hook-nose, a well-brushed head of white hair, and a short and aggressive-looking white mustache, he seemed to have preserved a fair share of youthful vigor. He was scrupulously dressed in black, as were all his companions; but his clothes had that appearance which comes from good taste, great care, and a full purse.

His brother, Charles, leaning against the mantelpiece and occasionally speaking to Miss Penelope, was not so handsome a man, nor so careful in dress. He certainly had not the appearance of Philip. He had a very broad face, an iron-gray beard and mustache, a rather bulbous nose, and a high forehead. Looked at from a distance, he had an air of benevolence. The mendicant by the wayside expected at least a shilling from so patriarchal-looking a gentleman. But as Charles Lattimer was not over well off in the goods of this world, the expectation was all that any mendicant ever got from him.

"Eleven o'clock," said Philip Lattimer, turning from the window with a glance at his wrist watch. "Wraxall is late."

"To be late," observed Miss Penelope, speaking slowly and distinctly, "is sinful in any person, but in a lawyer it is positively wicked."

"Positively wicked," said Miss Alethea, who

had contracted a habit of repeating much of what her sister said.

"A minute or two is nothing," said Charles. "I don't suppose we're in any great hurry, except to hear the will read, eh, Philip?"

Philip muttered something about an appointment, and sat down opposite the ladies. If Charles was in no great hurry, he was. He had been in the throes of expectation and anticipation for a whole week, and he was anxious to have his mind set at rest as quickly as possible.

"Willoughby Mainwaring is coming across the square," announced Philip from the window. "I thought he would turn up."

"Willoughby Mainwaring!" cried Miss Penelope. "I hope he will not be shown into this room! I—I could not think of remaining."

"Don't be a fool, Penelope," said Philip, "I daresay you've spent a quarter-of-an-hour in worse company than Mainwaring's."

"It's only natural he should want to know how Oliver's left things," said Charles. "No doubt Willoughby expects something. He and Oliver were always pretty friendly."

Philip looked at his finger-nails. He and Oliver Lattimer had generally been pretty friendly too, and yet he did not feel so certain about the way in which the latter had left his money. He hoped that the bulk of it came to

him, for even at sixty he had need of it, and plenty of ways in which to spend it.

He had no family, not even a wife, but he had chambers at the Albany, and an expensive club; and he was fond of good dinners, and good clothes, and good wine, and similar comforts, which can only be secured by those whose purses are well-filled. And he had debts of long standing, which he would have been obliged to settle long since if his creditors had not known that his cousin, Oliver Lattimer, was a very rich man, whose money was certain sometime or other to go to his only relations—the four people now sitting in the drawing-room in Eaton Square.

Philip had made the most of this fact, and had lived finely upon it. To be sure, he had been obliged to promise large rates of interest to his friends, the money-lenders, and to satisfy the tailor, and the cigar merchant, and the wine merchant, by allowing them to add no inconsiderable percentage to his bills. It did not matter what they added; Oliver was an old man, and sure to die soon; and even if he divided his wealth among the four of them, he would be able to pay his debts and have a remarkably handsome sum left over, for Oliver was reckoned a millionaire.

He had never had much of his own. There were two branches of the Lattimer family. William Lattimer had gone in for commerce,

and founded a house in the City and made a pile, which passed at his death into Oliver's hands. Stephen Lattimer had gone in for the Church, and married and brought four children into the world. He ultimately made a good living, and in due time a Deanery; but when he died he left very little. Philip got five thousand pounds and Charles five thousand. They could do what they pleased with their money; but the girls—Penelope and Alethea—had a hundred and fifty a year settled upon each of them in such a way that they could not interfere with the principal by any means whatever.

Philip purchased a commission with his money, and the half-pay which resulted in after years was all he had to subsist upon, though he did his best to supplement it by means of the turf, billiards, and cards. Charles went in for medicine and was now, after twenty-five years of hard work, struggling in a Midland town with a wife and ten children. Penelope and Alethea had taken a little house at Twickenham on the Dean's death, and still lived there on their three hundred a year. Of this branch of the Lattimer family, Charles was unquestionably the most deserving member.

Oliver Lattimer had never been a particularly generous man. When his father died he found himself the owner of an immense silk business. He made up his mind to devote himself heart and soul to it. He took little notice of his

cousins. Once a year he would write them to dine with him at the great gloomy house in Eaton Square. They were not very pleasant gatherings. Oliver would sneer at the ladies, give short answers to the men, and go to sleep in his arm-chair after dinner.

Once Philip had borrowed a hundred pounds of him, promising to return the money within six months. When the six months elapsed, Oliver asked for his money. He did not get it, and he did not see Philip for some time. Nor was Philip invited again to the family gathering. The memory of this little mistake rankled in Captain Lattimer's breast as he waited with his brother and sisters for the coming of Mr. Wraxall, who was going to read the will.

For Oliver Lattimer was dead at last, and buried. Twelve months previously he had sold the great business to a limited liability company for an enormous sum, and people in the City said that old Lattimer must be three times as rich as his father, who was known to be wealthy when *he* died. Rich or not, old Oliver did not live long after giving up his business. He spent a considerable amount of time at the offices of Wraxall, Stamp, & Wraxall, in Furnvall's Inn. Possibly he was putting things in order. He had led a very regular life too. Breakfast at eight, to the City at nine, home at five, a walk in the park till six, dinner at seven, bed at ten.

He had kept no company and gone nowhere. Altogether he was a strange man. And now he was dead, and his possessions, great and small, were to fall into the hands of his cousins, Philip, Charles, Penelope, and Alethea.

"Mr. Willoughby Mainwaring," announced a solemn butler.

A tall, thin man came gingerly in. He was dressed in a rusty black suit, the seams of which were very shiny, and the trousers very baggy at the knees. He carried a high hat, much the worse for wear, in his hands, together with a blackthorn walking stick, and a pair of black cotton gloves. His linen was scrupulously clean, but very much frayed and worn at the edges. A black satin stock covered his throat; a black-edged handkerchief peeped out from the tail of his coat. It was easy to see that he was poor, and yet there was something which conveyed the idea that he had once upon a time been somebody of consequence. His face, clean shaven, except for a very thin pair of whiskers, was handsome in its way; the blue eyes, watery and rather blood-shot at the corners, had a kindly and wistful look; the forehead, over which depended a lock of gray hair still mixed with brown of beautiful shade, was high and well-developed, and suggested brain power; the mouth, somewhat shrunk, and drooping at the corners, had an expression of sweetness. Willoughby Mainwaring, because of his eyes and

mouth, looked as though the sixty years of his life had been passed in a patient endeavor to keep his head above water. They were the eyes and mouth of a man who seemed always to be saying that life was terribly hard—yet rather pleasant.

He was the poor member of the family. William and Stephen Lattimer had had a sister, Letitia, who had married handsome George Mainwaring, of the 191st Foot. George had nothing but his pay, and Letty had no means whatever. William was then founding the house, Stephen was going into the Church. Therefore, neither could do anything for the sister when her husband became financially ruined within five years of the marriage. Then George Mainwaring died, and Letty followed him before long, leaving her boy Willoughby to the tender mercies of William and Stephen.

It was impossible that the latter could do anything for him, because he was then but a curate and had a small income. William, however, took the lad in, sent him to school with his own son, Oliver, and subsequently to Cambridge, whither Oliver did not repair. William died just after Willoughby Mainwaring left Cambridge, and it was found that he had been good enough to leave Letty's boy the handsome sum of six thousand pounds.

With that six thousand pounds Willoughby

might have done well. He might, for instance, have put it into his cousin Oliver's business and doubled it. He might have gone into the Army, or the Navy, or the Church, or the stage, and made a man of himself. But Willoughby had something of the wild man in him. Probably it was in the blood, for George, his father, had been a rake before he married Letty Lattimer. Anyway, young Willoughby proceeded to go the pace. He ran about the town a good deal, was exceedingly intimate with persons at whose names his cousins, Penelope and Alethea, shuddered; and mixed in circles which were not looked upon with favor by Stephen and his family, who by that time were climbing towards the Deanery.

Oliver Lattimer used to warn Willoughby that he was steering to ruin, and hinted bluntly that his father's legacy was being put to foolish uses. But Willoughby went on undaunted. He was always going to do something. He was collecting materials for a novel or a poem; he was going to paint a great historical picture, or chisel a new Venus. He had an unfinished play in his desk, and had spoken about publishing a great satirical poem after the fashion of *Don Juan*. It was in fact to be a continuation of *Don Juan*. Certainly there were few young men about town who knew as much of the shady side of life as Willoughby, and he was, therefore, quite convinced in his own mind that he could

assume the mantle of the deceased poet in a fitting manner. But all his schemes came to nothing, or were interrupted. All his life he had suffered from interruptions. Perhaps his greatest interruption was when he had a row at Epsom with young Lord Skyraker, about a pretty actress. Willoughby, no doubt, acted in that little matter with much promptitude. He slapped Lord Skyraker's face in the afternoon, and put a bullet through him (though not in a mortal part) early the next morning, as they faced each other in a quiet spot near Richmond. After this of course Willoughby took himself away. He had been about the town (and over to the Continent at odd intervals) for two years, and his uncle William's six thousand was nearly finished. Those who knew him best wondered how Willoughby had contrived to make so small a sum last such a long time. However, it was gone at last, and Willoughby himself was forced to go too. He spent some years in France—sometimes as usher in scholastic establishments, sometimes acting as banker at one of the gaming institutions. When the Skyraker affair had fairly blown over, and Lord Skyraker had blossomed into the Earl of Mudborough and forgiven his antagonist, Willoughby ventured back to England and began his career as a literary free-lance. He had a ready pen and a quick eye, and his only weakness was a love of wines which none but a millionaire can really afford to buy.

Hence, though he had a fair *clientêle* amongst a certain glass of publishers, Willoughby was always poor and shabby. Of course he had long been cut by the Stephen Lattimer part of the family, so far as the females were concerned.

He came into the drawing-room now with a quick glance of inquiry. When he caught sight of the ladies sitting primly on their sofa, he quailed a little. Then he saw Philip and smiled. He knew enough of Philip Lattimer to feel that he was not the only black sheep present.

"Good morning, Willoughby," said Philip, "I didn't know you were to be present."

"I—I—you see," replied Willoughby, "I didn't know it myself, but Wraxall sent me a note telling me to come. Most unfortunate, for I am very busy with an article for the *Monitor,* which really must go off to-night. Interruptions, Philip—"

"Do you think he's remembered you, Willoughby?"

"I don't know what to think," said Willoughby. "Not that I expect anything. Oliver's father did what was to be done for me, and I suppose I have no right to expect more. Perhaps a little remembrance, you know—twenty pounds to buy a ring, or something of that sort."

Here Willoughby caught sight of the ladies again, and bowed profoundly. He had nodded cordially to Charles on entering.

"I haven't an idea how it is left," said Philip. "Naturally one expects it will be divided among the four of us—or five of us, since you are a cousin too. But Oliver was a queer fish. You don't think he'd leave it to a Home for Dogs or Cats, eh?"

"No—it always appeared to me that our cousin Oliver was a man who thought a good deal of his family."

"He didn't show it then! How long is it since you saw him, Willoughby?"

"I called here one evening when he was ill, but he was asleep in his chair, so I only *saw* him. We had no speech together. Have you seen him lately, Philip?"

"Not for five years! Not since—I say, Willoughby, did you ever, did you—er, ever *borrow* a trifle of him, eh?"

Willoughby blushed and stroked the fur of his hat the wrong way.

"M—well," he said, "once I did. He was not much at lending."

"How much was it, Willoughby?"

"It was twenty-five pounds."

"I say, Willoughby, did you pay it back?"

"Yes—I did, for a wonder. I was pretty successful just about that time, and I happened to be in Basinghall Street one morning with thirty or forty pounds in my pockets. I thought it might be well to return the loan."

Philip stroked his mustache. He was think-

ing it would have been better if he had refunded the hundred pounds which Oliver had lent him.

"Here's Wraxall at last," announced Charles from the window.

CHAPTER II

MR. WRAXALL READS THE WILL

I WONDER what dead men think, if their spirits *are* allowed to return to earth, when they come silently into the room where their friends and relations are met together to hear their last Will and Testament. Spirits, of course, are keener of sight than mortals, and can see through the mask of indifference which visual eyes cannot penetrate. What do they think as they watch the various faces all turned with more or less eagerness of expression, on the man of law, as he slowly unfolds the important document? Do they grieve over the almost indecent haste with which their relations crowd to pick the gold away from their icy fingers? Do they laugh as one swallows his disappointment with a scarce-smothered curse, or smile when another blushes to find that something has come where nothing was expected? And do they not have their eyes opened as to the real feelings of the people among whom their earthly life was cast, and into whose hands their perishable goods now descend?

The five persons in Oliver Lattimer's gloomy

drawing-room awaited Mr. Wraxall's entry with various feelings. Penelope and Alethea were thinking how delightful it would be to take a larger house, have a maid apiece, visit Mentone every year, and pay an extra subscription to Mudie's. Alethea, being of a devotional turn of mind, was also resolved to spend part of cousin Oliver's money in the erection of a new church, where everything should be done on the latest pattern, and the clergy all vowed to lives of mortification and celibacy. Penelope was wondering what she should do with her money when she died. Of course there were Charles's children—ten of them. But Penelope did not like Mrs. Charles Lattimer, and so she decided that her money should go to some useful society or association, where it would really do good.

Charles, meanwhile, was wondering what sort of news he would be able to carry to his wife. He had experienced plenty of hard knocks in his time, and had a few debts even now. Everybody who knows anything of life knows quite well that a man who has debts is as badly off as a convict. Better be an agricultural laborer with sixteen shillings a week, and a half-a-score of wide mouths to fill, than carry a load of debt on a broadcloth coat.

Philip, too, had debts—debts with a big D—but they were not like his brother's. And yet, though Philip's debts ran to thousands, and Charles's to hundreds, the doctor probably felt

his most keenly, because he was really anxious to pay his creditors; whereas Philip had no inherent desires in that direction.

As for Willoughby Mainwaring, he was filled with a gentle curiosity as to how Oliver had left his money. He certainly expected nothing more than a few pounds. Perhaps it might be a hundred. That would be very pleasant. What should he do with it? Ah! a little dinner; such a dinner as he used to give long ago, before the Skyraker affair. That would be exceedingly pleasant. He would give it at the Criterion, and it must be on some night when himself and his cronies would be quite free from interruptions. Interruptions—

Mr. Wraxall, attended by a clerk, came at a quick pace into the room. He was a portly gentleman of fifty-two or three, with a smiling ruddy face and generally jovial manners. He took in the whole scene with one comprehensive glance, set his hat down on the table, motioned the clerk to take a seat, and then smiled affably on the expectant five.

"Good morning, Captain Lattimer; good morning, Doctor. Miss Lattimer, I hope you are quite well? Yesterday at the funeral I thought you looked a little pale. And you, Miss Alethea, are well, I trust? That's right, that's right. Ah! Mr. Mainwaring, so you got my note? Well, Captain Lattimer, I think we may get to work, eh?"

Philip felt re-assured. The lawyer addressed him so naturally as the head of the family, that his spirits rose several degrees.

"Whenever you please," he said. "Is it necessary that any of the servants be called in?"

"Yes. They have all been remembered."

Willoughby thought this delightful. If the servants were remembered, why, of course, the friends would certainly not be forgotten.

Captain Lattimer rang the bell and requested the attendance of the entire domestic staff. Presently, led by Jimes, the butler, they entered. First, Jimes himself, very erect and solemn, as befitted the occasion; then Mrs. Broughtlow, the housekeeper, who had once been in different circumstances; then Mrs. Brown, the cook; Mary, the housemaid; Jane, the parlor-maid; Betsy, the scullery-maid; and William, the boy in buttons.

"I think we are ready, Mr. Wraxall," said Philip, quietly.

"Oh, yes," said the lawyer, who had been conversing in low tones with Charles Lattimer. "Just so. Jinks, the Will."

Mr. Jinks opened his bag and drew forth a document tied up with red tape. Mr. Wraxall seated himself at the table, cleared his voice two or three times, brought forth a pair of gold-rimmed spectacles, and fitted them on his nose. Then he looked round with a beaming air on all present, and proceeded to untie the red tape.

"Captain Lattimer," Wraxall began, "this Will, the only one which your late cousin, my deceased client, Mr. Oliver Lattimer, ever made, to my knowledge, was signed and witnessed on the twenty-first of June, in last year. Nothing in the nature of a codicil has been appended. Mr. Lattimer, therefore, in this Will, gives us his mature views as to the disposal of his property. I will now read the Will, with your permission."

He commenced reading in a clear voice, which somehow sounded far away to some of his listeners.

It began in the ordinary fashion. It set forth that it was the last Will and Testament of Oliver Lattimer, late merchant, of 591, Eaton Square, etc., etc., and that it was made in sound mind. Then began the legacies.

"To Thomas Jimes, butler, the sum of five hundred pounds."

Whereupon Jimes assumed an air of deep thankfulness, raised his eyes to the ceiling, and then closed them, as if he was saying grace after meat.

"To Susan Broughtlow, a like sum."

Mrs. Broughtlow raised her handkerchief and wiped away some imaginary tears.

"To Jemima Brown, two hundred and fifty pounds."

"Very 'andsome, Jemima; very 'andsome," whispered Jimes.

"To whosoever should be in his service at the time of death, thirty pounds and two suits of mourning."

Whereupon the boy in buttons was so delighted that he forgot himself, and shouted, "Hooray!"

"Those are all the bequests to the domestics, Captain Lattimer," said the solicitor, taking off his spectacles, and giving Philip a significant glance.

"That will do, Jimes; you may go," said Philip.

"Which we would like to say, if you please, Captain Lattimer," said Mr. Jimes, "that we are all much beholden to our late respected master, Mr. Oliver Lattimer as was, for his 'andsome conduct, sir, and shall be 'appy, Captain Lattimer, to serve his hairs, sir, as may be required of us."

Then the procession filed out and made merry in the nether regions; Mr. Jimes and the housekeeper and cook cracking a bottle of port in the pantry, and the maids and the boy dancing a jig in the kitchen; after which each proceeded to spend their legacies in imagination.

When the door had closed Wraxall resumed his spectacles and began to read again. The five persons interested drew their chairs closer to the table, Willoughby sitting a little further away than the rest. When he had heard the

butler and housekeeper rewarded with five hundred pounds, he plucked up a little hope; but he immediately remembered that butlers, and housekeepers, and cooks have special claims, while broken-down relations have none at all.

"To the Society of Warehousemen and Porters, five hundred pounds. To the Association of Superannuated Clerks, five hundred pounds. To the Ancient Order of City Buffaloes, five hundred pounds. To the Asylum for Underwriters and Stockbrokers, five hundred pounds.

"To my good friend, Timothy Wraxall, of 290, Furnivall's Inn, the sum of one thousand pounds.

"To my faithful friend, John Burton, doctor of medicine, of Thurstonleigh, in the county of York, one thousand pounds."

"Who is that?" said Philip, sharply. "Burton; I don't know that name."

"Let us go on," said the solicitor. "We will explain any difficulty afterwards."

"To my cousin, Willoughby Mainwaring, the sum of five thousand pounds."

Willoughby gasped, "Five thousand pounds!" This was excessively kind. "Poor Oliver! What a good fellow he was, to be sure." Willoughby fished out his new black-edged handkerchief and shed a tear.

"To my cousin, Penelope Lattimer, five thousand pounds."

Miss Penelope smiled; the five thousand was, of course, a little appetizer; the big dish was to follow.

"To my cousin, Althea Lattimer, five thousand pounds."

Miss Alethea also smiled.

"To my cousin, Charles Lattimer, five thousand pounds."

Charles Lattimer drew a long breath. What a lot that five thousand meant to him. All his little debts would be paid; there would be enough to educate the children, and he might even be able to send his eldest boy to Oxford. He felt that he would be satisfied, even if he got nothing more.

"To my cousin, Philip Lattimer, four thousand nine hundred pounds, which, with one hundred pounds which he has owed me for five years, will make five thousand pounds."

"Oliver was a very particular man," said Wraxall, smiling, and, looking up from the Will, "he never forgot a penny."

"He need hardly have mentioned that little matter," said Philip, with a frown. "Go on, Wraxall."

For the crucial moment had arrived. The bequests and legacies announced thus far made up a mere bagatelle compared with the bulk of Oliver Lattimer's fortune. How was that left?

"And all the remainder of my real and per-

sonal estate, of whatsoever nature, I give and bequeath——"

Wraxall dropped his glasses. Willoughby Mainwaring, who had got more than he expected, and was now listening from mere curiosity, noticed that the lawyer's hand trembled as he picked them up. He also noticed and remembered afterwards that Philip Lattimer's face bore a terribly strained expression, and that his eyes looked as if they would pierce through the sheet from which Wraxall was reading. Charles Lattimer was quiet. The two ladies were a little less agitated than their eldest brother.

"And all the rest of my property, whether in real or personal estate, or of whatsoever nature, I give and bequeath unreservedly to my friend, Phineas Loveday, merchant, of St. Hilda's, in the county of York, or, in case of his death, to his heir or heirs or representatives, begging him or them to accept it in some slight return for the great service which he did me thirty years ago."

If a thunderbolt had fallen in that quiet room it could not have caused much more surprise than this final clause of Oliver Lattimer's Will. With a fierce imprecation, which even Miss Alethea felt she could forgive, Philip Lattimer sprang to his feet, his face white, his hand stretched out as if to clutch the obnoxious Will.

"What!" he cried, "do you mean, Wraxall,

that Oliver has left his money to some person out of the family?"

"To some person of whom we never even heard?" said Miss Penelope. "How dreadfully, how abominably wicked!"

"You must remember that my client had a perfect right to do as he pleased with his own money," replied the solicitor. "All that I blame him for is, that he did not let you know something of his intentions."

"Hang his intentions!" said Philip. "Who is this Loveday?"

"My client," said Wraxall, "gave me some particulars of him when this Will was made. It seems that thirty years ago Oliver Lattimer was in a somewhat shaky position—next door to bankruptcy, in fact. Mr. Loveday, who only knew him from business relations, came forward and helped him. To that help Oliver always attributed his after success. He spoke of his benefactor in the warmest terms, and told me he had always intended the fortune for him and his family. 'Loveday's money,' he said, 'had made Lattimer's money; and the Lattimer money should therefore go to Loveday.' And it was something like Oliver, to wish that this news should come on Loveday as a surprise. I urged him to inform Mr. Loveday of his intentions, but without avail. All I could learn from him was, that his intended heir was an elderly man, carrying on the business of a corn mer-

chant at St. Hilda's, and that Oliver had not seen him for many years."

"And it is to this man, who may be dead, that the money goes?" said Philip, bitterly. "Wraxall, this Will shan't stand. I'll contest it."

"Yes," said Miss Penelope, viciously, "it shall be contested, Mr. Wraxall."

"My dear Miss Penelope," said Wraxall, "nothing can upset the Will. It is sound as steel. If Phineas Loveday is dead, and has left no children or heirs, the money will come to you five. But until we see Mr. Loveday, or his heirs, if he is dead, I think you had better wait as contentedly as possible. I did not finish reading the Will. Dr. Lattimer, you and myself are named executors. If it will be convenient to you we will run down to St. Hilda's to-morrow, and see Mr. Loveday, if he is still living."

And then, with more indignation from Philip and Penelope, the meeting broke up.

CHAPTER III

WILLIAM LOVEDAY

WHILE the Lattimer family gathering was breaking up in London—Miss Penelope and her sister to return to their suburban cottage in indignation, Captain Lattimer to go to his club with fear and hatred, the lawyer and Charles to talk over Oliver's Will, and Willoughby Mainwaring to wander city-wards in much ecstasy—A crowd of noisy schoolboys came pouring out of the old gates of the Grammar School in the old-world town of St. Hilda's.

It was half-past twelve, and a fine day. The blue sky above the elms, the occasional glimpses of green sea and stretches of brown sand, suggested a notable half-holiday to the youthful minds just released from Greek and Latin. As the crowd broke into smaller groups its members began to discuss plans and probabilities. Half-a-dozen boys went straight to the old harbor to bargain for a boat; a considerable gathering climbed the wall and descended into the cricket field, to see if the turf was in good order; some ran homewards; others lingered by the way. If it had been Monday or Friday they

would all have gone home quickly. Being Wednesday, each boy felt that the whole day and the whole world was before him.

The group which went towards the harbor began, as boys will, to fall out. One section was for going round the lightship in the bay. Another voted for an expedition to a certain island five miles out, and consequently somewhat difficult of access. Then they began arguing.

"We can't go to the island without taking an awful lot of prog," said one boy; "and we can't get any prog worth eating without the folks at home knowing, and won't there be a row if *they* know about it!"

"Oh, bosh! Can't we buy what we want at Comfit's, as we go down? As if that mattered."

"It isn't high tide till midnight," said one of the youngsters. "How should we get in again if we delayed a bit on the island?"

"We shan't delay, Jones. You are frightened, that's all."

Now, when a boy is informed that he is frightened of a certain proceeding, and that in the presence of his companions, one of two things is sure to happen. Either he will invent some excuse and sheer off at the quickest opportunity, or he will clench his fist in an artistic and beautiful manner, and volunteer to prove his courage by smashing his accuser's countenance. And Jones minor, being a sturdy, well

set-up boy of fifteen, and conscious of the possession of much courage, elected to take the latter way. Wherefore he slapped his accuser's face in a good, stinging fashion, as a preliminary to proving himself a model of bravery.

"Oh," cried the other boys in a chorus, "here's a jolly lark!"

"What did you do that for?" enquired the boy whose face had been struck, looking down on Jones minor with eyes full of astonishment and wrath. "I'll knock your head off your shoulders in two minutes."

"Don't you say I'm scared," said Jones. "I always smash anybody's face who says I'm frightened."

"Hooray!" cried the chorus, sheering off a little, and leaving the disputants plenty of elbow room. "Ain't there going to be a row!"

"Well, don't slap me again," said the big boy, who was a new-comer, and did not much understand the spirit of Jones minor.

"Shall, if I like," retorted the pugnacious youth. "I'll pull your nose, too, if you don't apologize. Nobody ever accused a Jones of being a coward without getting jolly well tanned for it."

Which was quite true, the Joneses all being of an extremely bull-doggy type, and very jealous of boyish honor. Jones major, now occupied in the cricket field, was just as ready with his fists as Jones minor.

The big boy looked around, and noted that the others were much delighted at the brave spirit of Jones. He was not a very plucky boy himself, and he had never learnt the great moral lesson which teaches that whatever statement a boy makes to boys, he must be prepared to back up by physical force. But he saw that it would not do to show the white feather, so he mildly retorted by slapping Jones minor's fat cheek in return.

"Oh, hooray!" cried the boys, gathering fast, "here's a fight."

It was evident that matters must be arranged in blood; and no sooner did Jones minor feel the mild sting of his opponent's hand than he deliberately took off his coat and waistcoat, and turned back his sleeves.

"This has got to be settled," he said. "When it is, you'll probably wish you hadn't accused me of fear—*me,* a Jones!"

A tall figure came around the corner from the harbor—the figure of a young man of twenty-one or two, well-built, long of leg and arm, broad of back and chest, the very model, in fact, of an athletic young Briton. He was dressed in flannels, and as he came up to the group of boys, those who were filling the part of spectators broke into a delighted cry.

"Hooray!" they shouted, "here's Will. Will Loveday—Will, old man, there's going to be a fight."

Will Loveday looked at both combatants and laughed. In addition to his athletic frame he had a head covered all over with little brown curls, a pair of gray eyes, a ruddy complexion, and a very small mustache of browny-gold, over a well-cut mouth.

"What's the row, boys?" he asked.

"Petterick said Jones was frightened. Jones slapped his face. They're going to fight," cried the chorus.

"Petterick said Jones minor was frightened? Petterick must be a brave boy. Not much of fear about Jones minor, eh, Teddy Jones, is there?"

"You bet!" said Jones minor. "I'll show him in a minute."

"What do you think, Petterick?" asked the new-comer.

"I'm not going to have my face slapped," said Petterick, sullenly.

"Very good. When somebody impugns the honor of the great Jones family, that somebody, in a general way, has to back up his assertions with his fists. Well, boys, get to work."

He laughed, and leaned back against the old wall, with the boys around him, while young Jones squared up to his antagonist and began to wipe out the insult. It was a beautiful fight. The big boy was pretty handy with his fists, and Jones minor was less then his antagonist

by a head. But Jones was terribly pertinacious, and kept on like a bull-dog. His action was beautifully business-like, and argued well for the career in Her Majesty's Navy, which the parent Jones, a retired captain, had mapped out for him.

"Look out!" suddenly cried the chorus. "Here's Dryden coming. Let's hook it."

A figure in a cap and gown appeared at the end of the wall. The combatants stopped, gazed, made for their coats and caps, and literally ran. When they were out of sight, Will Loveday laughed, and went on to meet the advancing figure.

"Er, good morning, Loveday. A beautiful morning. Did I—did I see some of my boys, er, er, in fact, *fighting?*"

"I believe you did, Dryden."

"Dear me, *dear* me! How *strange* that boys should be so fond of war—so predisposed to pugnacity. You were stopping the fight, Loveday?"

"On the contrary I was aiding and abetting," laughed Will.

Dryden sighed. He was a tall and thin gentleman of twenty-eight, with a pale face, attenuated whiskers, and a white tie.

"But you are so full of animal spirits," he said, looking admiringly at the other's broad shoulders. "Do you know, Loveday," he sank his voice to a low whisper, "there was a time

once when I—I positively—er—enjoyed seeing a fight. I once, in fact fought myself."

He looked meditatively at the harbor wall.

"Yes," he went on, "I was beaten. My opponent was a youth of *enormous* strength. I suffered agonies. In fact, I—er, had a black eye, Loveday. And a—a bloody nose. That, I think, was the term used by the boys—a bloody nose."

"I wonder how many black eyes I've had," said Loveday. "And bloody noses; many a hundred. It does boys good to fight, Dryden—makes them good friends afterwards."

"You have been boating, Loveday?" suddenly; changing the subject.

"Yes, I am going home, now, to aunt Priscilla."

"The doctor is away?"

"Gone to Edinburgh for a day or two. Aunt Priscilla is specially gloomy just now; and she will be particularly vehement if I'm late for dinner," said Will. "Good-by, Dryden."

"Er, good-day, Loveday, good-day. I will continue my walk round the harbor."

Will Loveday ran nimbly across a stretch of sand, and turned down a side street towards the pretty red house where Miss Priscilla Debenham was awaiting him. As he had expected, she was in the hall. A tall, thin lady, of fifty-five; with corkscrew curls, ranged in stiff fashion on either side of a severe countenance, a

pair of thin lips, shut very tightly together, and eyes which looked straight before them with an expression that would have done honor to Cassandra in her calmer moments. Miss Priscilla was a prophetess, but without the fire and abandon of Priam's daughter.

"Late, William," she said, opening her mouth with a snap. "Late by ten minutes. The dinner hour, as you are doubtless aware, is one o'clock. It is now ten minutes past one."

"Awfully sorry, aunt Priscilla," said Will. "I've only to wash my hands and then I'm ready. You see," he said, five minutes later, when he was confronting Miss Priscilla at the dining table, "I shouldn't have been late if I hadn't come across two boys having a little difference, so I waited to see them adjust it."

"Which means," said Miss Priscilla, "that you have been aiding and abetting two wretched youths to *fight,* William. I am grieved and disgusted. No, I thank you, I will not take any wine. I am seriously considering the advisability of joining the temperance guild at the parish church."

"Wouldn't, if I were you," said Will, with a mouthful of beef.

"I have scruples. I am not sure that guilds are not popish. I must write to Mr. Muttlebury, my old adviser, as to the matter. If the —the guild were called a *society* I should not so much mind."

"Is it the guild where members wear blue sashes and white veils?"

"William! you are referring to—to the truly deplorable state of things at St. Crucifige's Church, behind the harbor. I believe there is an association of young women *there,* which does attire itself in the manner you speak of."

"I got mixed up," said Will. "I met Dryden behind the harbor wall. He has not been here lately, I think, aunt Priscilla?"

"I was very faithful when he last called," said Miss Debenham. "I delivered a message to him."

"Was it from Kitty Spenser? I believe she is rather struck on Dryden."

"William! A message from—from a young maiden to a man! I referred to—to a HIGHER MESSAGE."

"Oh," said Will, "I see. Awfully sorry."

"May I ask," said Miss Priscilla, "what you are going to do this afternoon, William?"

"I don't quite know, aunt. I may go to the soccer field, or perhaps I shall go boating again; I suppose," he said, "I ought to stick to my work upstairs, but it's such jolly weather that it seems a beastly shame to stop indoors."

"How often have I requested you, William, not to use low expressions in my presence? I should indeed be glad if you would turn to some worthy work. The so-called work on which you

are engaged is, to my mind, frivolous and idle."

Will was writing a novel.

"I suppose tracts would be more in your line, aunt, wouldn't they? Perhaps some day I may have a go at a tract. A good tract, on 'The Beauty of letting People do as they Like,' for instance. I should have great pleasure in writing that—and in distributing it too," he said to himself.

"William Loveday," continued Miss Priscilla, "do you ever think of what your life is going to be? Here, at twenty-one, you have done nothing useful, and have no plans for the future. I have spoken to John Debenham, my brother, till I am tired, of placing you in some suitable position. But without effect. My brother is careless. And yet I should have thought that a young man of health and strength would have scorned—yes, William, *scorned*—to allow a middle-aged man to provide for him. In my young days young people were taught to be independent."

Will laid down his knife and fork and stared at Miss Priscilla. He knew from experience that when her brother, Dr. John Debenham, was away, she took opportunities of holding forth, which she never enjoyed in his presence.

"What do you mean, aunt? I can stand a lot, you know, but I—I don't exactly like that sort of thing," he said, with a slight flush on his cheeks. "What do you mean about being inde-

pendent? I don't suppose I'm dependent on anybody, am I?"

"This is the result of John Debenham's foolish reticence," said Miss Priscilla. "William, it is my duty to enlighten you. Are you aware that when your father, Phineas Loveday, died, fifteen years ago, he left you in charge of my brother John, his friend?"

"Yes," answered Will, "I am."

"I was not here then," said Miss Debenham. "My brother had a housekeeper. Later I came."

"Yes," thought Will, "so you did—worse luck."

"You were then sixteen. My brother is so easy-going that he had allowed you to grow up as you are. I advised that you should be taught some business so that you might make your way in the world. My brother, John Debenham, disregarded—actually disregarded my wise counsels. To think that John Debenham should lightly waive the counsels of his sister, and of the excellent Mr. Muttlebury."

"What are you driving at, aunt Priscilla?"

"Low expressions again, William Loveday. "I am striving to make you comprehend that it is high time that you did something for yourself, and that you no longer imposed on the foolish good nature of John Debenham."

Will jumped to his feet and walked across the room to the window.

"Do you mean to imply," he said, "that uncle John——"

"He is not your uncle, nor any relation."

"Well, then, that Dr. Debenham, whom I have always called my uncle, has let me live here all these years, from *charity?*"

"From weak good nature, William."

"But my father left money with the doctor for me!"

"Nothing of the sort!" said Miss Priscilla. "Your father, Phineas Loveday, died bankrupt."

"What made you tell me this?" he asked.

"William Loveday, my brother John is a weak, foolish man. I take advantage of his absence to tell you what he would never tell you himself."

"That he never would! Fancy the doctor ever being so mean! So you think I ought to do something for my living?"

"I do. It is dreadful that a young man should spend his days in cricket and boating, exciting depraved boys to fight, and writing novels. William, I trust I have been faithful to you."

"You have, Miss Debenham—extremely faithful. You are always faithful. I should say," said Will, "that you are the most faithful party going—a regular champion at the faithful game."

"I am not puffed up," said Miss Priscilla. "I will give the glory to—to another source if my weak words prove profitable to you, William

Loveday. And if you are not occupied this afternoon, you might carry out a packet of tracts to the people in St. Crucifige's parish. They have just come from Mr. Muttlebury, and they are very faithful, very faithful indeed!"

CHAPTER IV

DR. DEBENHAM COMES BACK

ABOUT three o'clock, Will Loveday, after spending an hour on his back in the little garden, went upstairs to his own room. It was a pleasant apartment. The window faced the sea, and a large desk, covered over with loose manuscripts and books, stood before it. On either side of the window stood bookcases well-filled.

The walls were made bright by good water colors and photographs. In one corner stood a perfect array of athletic implements, and a cricket bag lay under one of the bookcases. A military bedstead, of the smallest possible pattern, was placed in another corner; a large easy chair stood by the fireplace.

Will went to a cupboard and produced a small portmanteau. He placed it on the bed and commenced to pack it with certain articles of attire. To these he added smaller necessaries of the toilet. His portmanteau was nearly full when he had got all these things in; but he went across to the bookcases and selected half-a-dozen volumes, and then with a sigh he began to collect his manuscripts. When he had them

all he found there were too many for his limited room. He made a selection from them, the remainder he locked up in a drawer.

At last the portmanteau was full. He began to change his flannels for a gray suit, and when this was done he opened a secret drawer in the desk and took out some banknotes and loose gold. Then with a long look round the little room he took up the portmanteau and went downstairs.

Halfway down, he remembered something, and went hurriedly back. He put the portmanteau, down and, sitting at his desk, began to write a letter. He wrote quickly and without hesitation, and at last folded the sheet and sealed it in an envelope. Then he left the room for an instant. Coming back, he seized the portmanteau, gave another hasty look round, and went out. He peeped into the drawing-room as he went by. An elderly female was engaged in dusting.

"Is Miss Debenham in, Jemima?" he asked.

"Missus has gone out tract distributin', Mr. Will," said Jemima, "and will not be home before tea time."

"Tell her I shall not be home till late, Jemima. What time does the doctor get back to-night?"

"Jane's to have a chop ready for him at ten o'clock, sir," said Jemima.

Will went away from the house. He leaped

a low hedge and found himself in a field, which separated the beach from the railway station. In a few minutes he was on the platform with a ticket for London in his pocket, and very soon he was riding away from the little seaport, where his life had been spent.

It was nearly ten o'clock that evening when Dr. John Debenham returned from his three days' visit to Edinburgh. He entered his house tired and worn with the long journey. His sister was sitting in the drawing-room when he entered.

"Good evening, Priscilla," said the doctor. "Here I am again, you see."

He was a tall, well-built, genial-looking man of fifty, or thereabouts, with a kindly eye and a brown beard.

Miss Priscilla rang the bell.

"Jemima, the Doctor will have his chop."

"Wait a minute, Priscilla. I must wash the dust away first. Has anything special occurred during my absence?"

"I think not, John. Your assistant has seen everybody. Yesterday he wished to go out for an hour or two in the afternoon. I forbade it. We had words."

"Poor Stuart!" said the doctor. "Well, he might have gone out. There was not much to do, I think."

"Young men are best occupied, John Deben-

ham. Stuart will develop into an idler like William Loveday."

Dr. Debenham sighed, and began to wonder if every man had such a pleasant greeting when he got home.

"Where is Will?" he asked, knowing that his *protégé* would be glad to see him and to entertain him with an account of his doings.

"Don't ask *me* where William Loveday is, John Debenham. I should say he is killing time in some of those profligate haunts he frequents."

"Good heavens, Priscilla!" said the doctor. "You'd make anybody believe Will was a young rake."

"Jemima! where is Mr. Loveday?"

"Mr. Loveday went out at three o'clock. He said he wouldn't be in till late."

The doctor went upstairs to his room. Passing Jane on the stairs, he told her to cook two more chops, and to bring up a certain bottle of claret, which stood in a certain bin in a dark corner of the little wine cellar. Whereat Jane smiled, and observed to Jemima that "missus didn't have all her own ways in this house neither."

"The hidea!" said Jemima, "one little chop after a two hundred miles' journey, and 'im a grown man! Is it a fast-day, Jane?"

"Goodness knows!" said Jane. "*I* don't. But when it's a fast day Mr. Will and Mr. Stuart

generally come down here while the old she-dragon's out, and don't they tuck in! Last time they finished all my strawberry jam, and ate two loaves of bread."

Upstairs Dr. Debenham was sitting in an easy chair in his bedroom. He was tired after his long ride, and he had walked rather hurriedly from the station. He half expected Will Loveday to meet him at the train, and had looked out of his carriage window in the hope of catching sight of the lad's handsome face. John Debenham had never had much to love until Phineas Loveday died and left his only child to the surgeon's care. The boy of six had quickly climbed into John's affections. He became conscious of a new feeling—a feeling of interest, which very soon ripened into something closely resembling paternal affection. He gave up reading dry scientific works, and began to learn the simple rudiments of love.

There was always something new. He taught the boy to read; he answered all the questions which the young mind put to him; he interested himself in the thousand-and-one pursuits and occupations which boys delight in. Then came school-days, and John felt himself new-born in keeping the youngster with his lessons, and in listening to Will's accounts of fights and games in the playground, where he himself had fought his boyish battles thirty years before.

Little wonder that when Miss Priscilla Deb-

enham came to St. Hilda's to assume the reins of government over her bachelor brother's establishment, she found John and his boy more closely united than most fathers and sons are.

It was not altogether with John's approval that his sister came to St. Hilda's. She had lived until then with their mother at a small town twenty miles away, where Mr. Muttlebury, a very faithful clergyman, had the care of souls, and the implicit trust of Miss Priscilla Debenham. If Mr. Muttlebury had been single, Miss Debenham might have consented to become his helpmeet. But Mr. Muttlebury was unfortunately married—so much married, in fact, that ten pledges of affection gathered round his board at meal times. It was his cross, said Miss Priscilla, and he evinced great patience in carrying it. Mrs. Muttlebury, to be sure, was no great help, for she was worldly and too fond of creature comforts. Perhaps Mr. Muttlebury, who was otherwise near perfection, had made a mistake in this matter. He was not above confessing as much to Miss Priscilla sometimes.

"If, my dear lady, I had—ahem, had the great happiness, the great Christian happiness, or privilege, as I might more correctly express it, of meeting some faithful person in those younger days of mine, when—er, my thoughts ran in the direction of matrimony, it had doubtless been more conducive to spiritual welfare. As it is —ahem, I bear my cross as I may. To be sure,

Sophonisba is a most excellent helpmeet in the way of earthly matters—the beef, I think, might have been a *little* better done to-day, and I cannot say that I like the pudding called roly-poly; but on the whole I do not know that I have aught to complain of in Mrs. Muttlebury, save that she does not value as I could wish the Christian privileges which are afforded by my—ahem, society. However—"

However, what was done *was* done, and Miss Priscilla, who might have been a truly faithful partner to the good Muttlebury, had to devote herself to her aged mother, and afterwards to her brother, John. Old Mrs. Debenham was luckily somewhat after Priscilla's way of thinking, and the two got on very well. But when she was dead, Priscilla's thoughts turned to John, who was, to her great sorrow, not inclined to faithfulness.

"I have learned," she said to Mr. Muttlebury, "from Miss Bowdler—the Miss Bowdler you know, who has written some most faithful tracts against the theater and novel reading—that my brother John is absolutely careless. I am assured that John Debenham has not been to church for two years."

"Deplorable—de-plor-able!" said Mr. Muttlebury.

"Therefore, it seems to me," continued Miss Priscilla, "that my duty is to reside with John Debenham, and lead him to the narrow way."

"A little female influence," observed Mr. Muttlebury, "a little female influence, of a *soothing* nature, such as I am sure you can impart, my dear lady, will doubtless prove of most incalculable benefit to this erring brother. I will post to Dr. Debenham my tract on Sabbath breaking."

On her mother's death Miss Priscilla went to St. Hilda's. Then began changes. The housekeeper went first, and the cook voluntarily took her departure within a week of the housekeeper. Then the housemaid fled. All these domestics, with the exception of the housekeeper, were replaced by faithful females. But the faithful females were not to the doctor's liking, and Miss Priscilla had been obliged to put up with others in the end. She remained a solitary tower of faithfulness in the doctor's household.

She had not done much good so far. The doctor had not commenced to attend church. He had not even read Mr. Muttlebury's tracts, which Miss Priscilla left on his dressing table, or slipped into his books. And the boy, William Loveday, was a sore cross. John had spoilt him; he had kept him in the most shameful ignorance of his true position; he was allowing him to grow up in the assumption that he would never need to work for his daily bread. She longed to enlighten William's mind on these points; but the doctor was somewhat stern and masterful at times, and Miss Priscilla found it best to keep

quiet on this matter. But she was faithful to William Loveday whenever a chance presented itself.

The doctor, having rested for five minutes, got up from his easy chair to wash away the dust of his journey. As he advanced to his dressing table, he saw laid there a square white envelope, addressed in Will's hand, to "Uncle John."

CHAPTER V

MISS PRISCILLA IS MUCH GRIEVED

THE doctor did not open the letter for a moment. He concluded, on seeing it, that Will had set off somewhere for the evening, or had even gone away for a day or two. He thought, for an instant, that it was unlike the boy to be absent on his return, but he dismissed the idea as selfish.

Whatever Will Loveday did was right with John Debenham; probably because he had learnt from long experience, that his boy never did anything mean or ungentlemanly. He had his splash in the water, changed his coat, and went downstairs to the dining room, carrying the note in his hand. Miss Priscilla was knitting by the fire. A fat black cat reposed on a cushion at her feet.

"I had made some tea for you, John Debenham," she said, with a glance at the bottle of claret standing by her brother's plate. "It is very good; it has been made but half an hour."

"Thanks, Priscilla, but I prefer claret. I don't like tea which has been made half an hour, either. It is little better than poison. But there

are so few people who know how to make tea. Do you know, Priscilla, you might take a lesson from Will, in the art of tea making."

"John Debenham, do you really, in your sober senses, mean to tell me that you could have the tea in this house made in such a scandalous manner as that young man makes it, when I happen to be out? Actually a quarter of a pound put in the pot for three persons, and the water poured off at once!"

"It was very good tea," said the doctor, attacking his chops. "There is a note here from Will. I found it on my table upstairs. He must have gone out somewhere. Did he say anything to you, Priscilla?"

"No, he did not, John. William Loveday never consults or informs me. This afternoon I requested him to distribute some new tracts, on Semi-Popery, in St. Crucifige's parish. He refused, and laid on his back in the front garden, smoking. I had to undertake the work myself."

"Poor Will!" said the doctor, with a smile. "Don't you think, Priscilla, that it's rather a bit too much to expect a young man, who is—who is—ha—ha—not faithful—"

"John Debenham!"

"Excuse me, Priscilla, I don't know why I laughed. But don't you think it's too much to expect in Will? You see, it is not in his way."

"I have known young men," said Miss Debenham, "who were too delighted to engage in so worthy an occupation; who regarded it, in fact, as a great privilege. Matthew Muttlebury, the eldest son of the Rev. Mr. Muttlebury, was very zealous in the work. He died, unfortunately, of softening of the brain. He was a sweet character. I held his hand when he died."

The doctor, without waiting for her answer, broke the seal of Will's note.

"I shouldn't wonder," he said, "if Will's run over to Leeds to see that new play at the Grand Theater. We were talking of it. Miss Grandstarre, the famous actress, is playing. I saw her portrait to-day—a most immensely fine woman."

"John Debenham, do you wish me to leave the room?"

"Not at all, Priscilla," said John. "I thought you wished to talk to me."

"I never indulge in frivolous and immodest conversation."

"Immodest? Come, Priscilla, come. That's rather too bad."

"It is immodest in a man of your years to speak of a woman who exhibits herself on a stage to the gaze of profligate men and women. John Debenham, I—"

An exclamation from the doctor made Miss Priscilla stop. He was holding Will's note up

to the light. Something caused him to drop his glasses. He fumbled about his waistcoat for them in an aimless sort of way, looking round, meanwhile, as if he could not understand what he read, and sought the explanation of the walls and ceiling of the room. Then he returned the glasses to the bridge of his nose, and read on to the end.

It was not a long letter. It addressed the doctor in terms of such affection as men seldom use to men. Then it went on to say that Will had found out that day that he had so far been living under false assumptions; that he had thought himself well off in this world's goods, whereas it appeared he was only a pauper, living on charity, which, until then, had never revealed itself to him. It was impossible, he said, that this could continue.

He was a man now, and must do a man's work in the world. He was going to London to try and get on. When he had succeeded he would come back. And the doctor was to forgive his boy for going off in this fashion. He felt it best that he should go in the doctor's absence, because he would never have been able to say good-by to him in the flesh. The doctor was not to fear for him; he was taking plenty of money, saved from his allowance, with him, and he faithfully promised to write if he were ever in any need of help.

And, anyway, he promised to be at St. Hilda's

on the following Christmas Eve, to tell his dear old friend—his more than father—how he had progressed so far. So, till Christmas Eve, the doctor was to think of him, and forgive him, and look forward to his return.

Dr. Debenham let the letter fall from his hand. Mechanically he picked it up again. Then, clearing his throat, and trying to steady his voice, he turned to his sister.

"Priscilla."

Miss Priscilla looked up, and almost started. Her brother's face was pale; a strange look hung about his eyes.

"John," she said, "is anything the matter—are you ill?"

"I am not ill. Priscilla, have you had any conversation with William to-day?"

Now, Miss Debenham had, during the afternoon, experienced certain twinges of conscience respecting her discourse at dinner. She knew that she had revealed certain secrets to Will which her brother had never intended should be divulged to him, or only divulged by himself. But she remembered that it had been done in the exercise of faithfulness, so she plucked up courage—the courage of a martyr.

"I conversed with William Loveday at dinner. We dined alone. Stuart was out. I took the opportunity of speaking to William Loveday, faithfully."

"Tell me what you said, Priscilla."

"I spoke to him of what I have often spoken to you, John Debenham. I asked him if he ever thought of his end."

"What else?"

Miss Priscilla began to knit vigorously. She had not counted on this cross-examination. Despite her dislike of William Loveday, she knew that he never "rounded" on anybody, and she had felt sure that he would not tell the doctor what she had said. But she had forgotten that Will had learnt news from her that day which was vastly different to the general run of her communications.

"What else, Priscilla?"

Miss Debenham's lips closed with a jerk.

"I told William Loveday some truths, John Debenham; truths which you should have communicated to him years ago. I told him of his true position. I appealed to his manhood not to waste his life. I—"

"You have driven my boy from this house."

"What, John Debenham?"

"You have, with your foolish tongue, driven away my boy. You must have said some sharp thing to him, Priscilla. But you were always a shrew."

"John Debenham, do you mean to insult me?"

"I mean to tell you what seems unpalatable to you, though you clamor very zealously for it, and that is the truth. I repeat that you have

sent away my boy. I was fonder of him than of anything in this world," he went on, rising from the table, and beginning to walk the room with long strides. "If I could make you believe, Priscilla, how I have worked for him, thought for him, planned and schemed for him, aye, and prayed for him, you would have some faint idea of what you have done by your faithfulness, as you blasphemously call that lamentable desire of tormenting somebody."

"John Debenham, do you—"

"Hush! You have had your say, now I will have mine. It is evident, from Will's note, that you have told him that—that—that, in short, he was dependent on me. You revealed secrets to him which I meant to tell him myself some day —and you told them in an ugly fashion, Priscilla."

"I meant to tell him the truth," said Miss Debenham, putting on a bold front. "It was best that he should know. Why should you be eaten out of house and home by a strong young man who has never been taught to do a day's work in his life? If you are a fool, John Debenham, I am not."

"You are worse, Priscilla. You are a spiteful woman. I have been a fool. I was a fool when I allowed you to come here. I might have known that you would make things unpleasant. It was always your way. You were like it when

I was a lad at home there, across the harbor. Never a boating expedition that you did not object to, or a cricket match that you did not denounce."

Miss Priscilla sat upright and stared at her brother in astonishment. Was it possible that this man was the usually meek and mild physician? She opened her lips to speak, but the words for once failed her, and she remained with her mouth open.

"Let me tell you something," said the doctor, stopping in his agitated walk; "let me tell you something which may show you how mean, how despicable your conduct has been to-day. Years ago, when our mother had left St. Hilda's, and you had gone with her, I was a struggling young saw-bones enough. I got small work and few fees. I wanted money once—aye, wanted it badly! Who stood my friend—who helped me in that time of need? Rare need it was too. It was my boy's father, Phineas Loveday. He not only did me that kindness then, but he helped me ever after. And when he died and gave his boy to me, I felt that I should be able to pay back the debt a little. Only a little, Priscilla. I could never hope to pay it back in full. And so I have worked and toiled for my boy—and you, Priscilla, have driven him away. Heaven forgive you, I can't."

"You're talking nonsense, John Debenham.

Where has the lad gone to, that you make all this fuss?"

"He has gone to London, to try and get on," answered the doctor, bitterly; "and though I shall leave no stone unturned to find him, I may look for months and never catch a trace of him. He is a proud lad, Priscilla, and he will starve rather than come here for help. That he should want help, when all I have is as good as his!"

"Do you mean to tell me, John Debenham, that you meant your money to go to that boy?"

"What did you suppose? You will most likely be dead and gone before I die; and if you happened to be living at my death, my money would not go to you. You have plenty of your own."

"I said nothing which would send William away. I told him certain truths to be profited by."

"Don't. I wonder how you and your school can use such a word as truth. I suppose," he continued, "it is the influence of the faithful Muttlebury. If I had Muttlebury here I would kick him so heartily that he would not be able to exercise his faithful ministry for a month. And now let me be plain. You will much oblige me by finding a house for yourself within the next few days. I am going to find my boy and bring him back, and I shall not expose him to your tongue again. If you would exercise your

powers in restraining that unruly member you might even yet become what you are certainly not now—a woman to be esteemed and even respected."

CHAPTER VI

SPETTIFER'S COFFEE-HOUSE

It was getting on to nine o'clock when William Loveday reached London. He left the train and stood undecided on the platform at King's Cross, wondering where to go and what to do. Strange to say, he had little knowledge of London. He had once been in the great city for a week with Dr. Debenham, and had then seen all the principal sights. But of the crowded metropolis and its seven million inhabitants he knew very little. For a moment or two he thought of going to the hotel in Westminster where he and the doctor had stayed; but reflection told him that such a proceeding would cost more money than he felt inclined to spend.

"Five minutes to nine," he said, looking at his watch. "I will leave my bag here and walk down towards the city."

He left his bag in the cloak room, and walking out of the station turned into Gray's Inn Road, which he dimly remembered as leading into Holborn. As he walked along a strange feeling of exhilaration filled him. I believe

(partly from personal knowledge, partly from the testimony of others) that a similar experience happens to every youngster who goes up to London with the idea of making a fortune or a name. I suppose it is the sight of so many people, of so much traffic, the sound of buses and cabs and vehicles galore; the thousand evidences of life, and hurry, and effort. Will felt them all, and they did him good. This is a proof that he was a plucky lad. A coward would have been frightened at the confusion, and gone home again by the next train.

When he reached Newgate Street, he became aware that he was hungry. So presently he turned aside into that little labyrinth of streets and alleys which lies between Newgate Street and Ludgate Hill.

In one of the narrow courts he stopped before a coffee-house which bore over its old-fashioned window the name of SPETTIFER. The name attracted him, so also did the contents of Spettifer's window. Hanging in the window were various beautiful and delightful objects. A whole sheep, a noble side of beef, a sucking pig. Beneath these, an artistically arranged dish of mutton chops, and another of beef steaks. Such chops! Such steaks! I have seen their like in Spettifer's many a time, and my mouth waters at the very remembrance of them. And so temptingly set out! Green things—parsley, or something—put round the beautiful red and

white of the chops and steaks, and a most fascinating vegetable, an olive or a lemon, inserted in bewitching fashion in the mouth of the esculent suckling pig. Small wonder that William Loveday looked and was overcome. He pushed open the door, and entered.

It was, it is, a delightful place, that coffee-house of Spettifer's. There is always a real fire burning at the end of the one big room. There is always a suggestive odor of grilled chops. It makes a man feel hungry, even though he has only just dined. And in addition to the grilled chop odor, there was the lingering bouquet of good old port. Everybody who is anybody knows what good old port they give you at Spettifer's. The most delightful meal in the world is a big—a very big—rump steak with onions—lots of onions—and brown gravy—lots of brown gravy—with a piece of stale bread—lots of crust—washed down by half a pint—only half a pint, mind—of Spettifer's port.

The room was parceled off into charming brown boxes. Each box held a nice square table, at which four people could comfortably sit. Every table was clad in scrupulous white linen, and made gay with silver. Real silver, mind you; none of your twopenny-halfpenny electro stuff at Spettifer's. There were very few people in the room. Will slipped into one of the brown recesses, and looked round for a

bell whereby to summon the waiter. But, as everybody knows, a bell at Spettifer's would be an abomination. What, the noise of a bell to disturb that classic, that august place, where literary gods do look upon the wine when it is red, and the steaks when they are brown?

There is at Spettifer's a person who *knows* whenever foot of mortal enters the place, and who is instantly at that mortal's elbow. Wherefore, as Will Loveday looked round, he became aware of an oldish man with a broad clean-shaven face, marked by many wrinkles, and silvery with innumerable white bristles, who fixed him with an eye, and waited his commands.

"Our chops, sir, are famous throughout the world," said this person. "Likewise our steaks. A chop in eight minutes, a steak in ten minutes. On the silver grill."

"A chop—no, two chops," said Will.

"With chipped potatoes," said the waiter, not enquiring, but commanding.

"If you please."

"It shall be done," said the waiter, departing, and immediately returning with a dish of chops, out of which he requested Will to select two.

"That one is small, but extremely tender. This large one is likewise tender and fat. The fat can be trimmed off."

"Do the two biggest," said Will, "and keep another ready in case I want it."

An oldish gentleman sat on the other side of the table. A plate of biscuits lay before him. A glass containing brandy and soda stood by the plate. He listened to Will's colloquy with John in undisguised admiration. When the waiter departed he looked across, caught Will's eye, and bowed politely.

"You will excuse me," he said, "but did I hear you say you *might* eat three chops—*three?"*

"Yes," said Will, with a smile, "I did say so."

"Why bless me!" said the oldish gentleman. "Wonderful! Three mutton chops. *And* chipped potatoes. *And,* I suppose, bread? *And* nearly ten o'clock. Wonderful! What marvelous digestive powers! You are, perhaps, not an inhabitant of this great city?"

"I have only been so for about an hour," replied Will. "And I have had no food since noon. As to digestion, I could eat a horse."

"He could eat a horse!" cried the oldish gentleman. "John—ahem—this delightful young man could eat a horse!"

"Horse is off, sir," said John. "Wine, sir?" to Will.

The oldish gentleman looked at Will with interest. A young man who dare eat three large mutton chops, and a portion of chipped potatoes, at ten o'clock at night, was surely capable of great things in the way of wine.

"Let me—ahem—advise you," he said. "You have not, I think, been here before? I thought

so. The best port at Spettifer's is the '34. John, am I right?"

"Right. Perfectly right. '34."

"But," said Will, "do you think I could drink a bottle of port?"

The oldish gentleman's countenance fell.

"Three chops," he said, "*and* chipped potatoes, *and* bread. Surely—"

"I daresay," began Will—"I daresay I could if—if you wouldn't mind helping me with it."

"With much pleasure," said the oldish gentleman. "I have already to-night partaken of one bottle. Perhaps I may be able to assist at a second. John, the '34. With *great* care, John —with great *care*."

Will, by this time, was laughing inwardly. The oldish gentleman was so grave and portly, and, withal, so unlike any man he had ever met, that he began to think he had fallen in a pleasant place. When the chops and the port arrived he had made friends with his *vis-à-vis*. He set to work on the chops with avidity, while John, under the oldish gentleman's superintendence, uncorked the '34, an operation which he concluded by holding the cork under the two gentlemen's noses. Whereupon Will laughed, and the oldish gentleman uttered a sigh of supreme satisfaction. Then John carefully wiped two glasses, and the oldish gentleman slowly poured out the precious fluid.

"One moment, my dear sir, one moment," he

said. "Let us show our gratitude: 'For what we are about to receive may the Lord make us truly thankful.' My dear sir, your health. Ah!"

Will nodded, and seizing his wineglass, emptied its contents into a tumbler and added a quantity of water to it. Whereupon John seemed dangerously near an apoplectic fit, and the oldish gentleman cried out as if in mortal pain.

"My dear sir. My dear young sir. To water '34! John, did you ever see '34 watered in the course of your experience?"

"Never!"

"Don't let us be hard, John. This young gentleman, John, will learn to esteem '34. We will educate him."

Will laughed again, and ordered John to produce another chop. The oldish gentleman sat sipping his port and beaming affectionately on the vision of health and strength and unimpaired digestion.

"When I was a young man," he said, "I too could eat a hearty supper. I have eaten Welsh rabbits at midnight. It was commonly said by my associates that Willoughby Mainwaring—my name, sir—could eat a bullock. My digestion, however, is impaired. My labors with the pen—ahem—have impaired it."

"Ah," said Will, "so you are a literary man, are you?"

"I am a man of letters. Is it possible that I see another recruit to the great army before me?"

"Well, sir," said Will, "I do write a little."

"And you have come up to try your fortune?"

"Something like that. Is it very hard work?"

Willoughby Mainwaring spread out his slim white hands.

"I have been engaged in letters for, let me see, thirty-five, or perhaps forty years. During that period my labors have been stu-pen-dous—stu-pen-dous."

"I daresay you will think me very ignorant," said Will, "but I really know so very little of present-day writers. Perhaps you will tell me the names of some of your works, Mr. Mainwaring? I am sure I will read them at the first opportunity."

Willoughby sipped his port.

"My dear young friend," he said, "my works are legion. They are enshrined in the Penny, and in some cases, the Twopenny Press. In other words, I have chiefly written for the newspapers."

"Oh," said Will, "I hoped you had written novels."

"Novels! Oh, dear me, once I did write a novel. Let me see. It was entitled, 'The Scalp Hunters of the Prairie,' and sold at threepence. I received five pounds for it. That, I think, has been my solitary experience of fiction. Poetry?

Yes, I have written poetry. I had some thoughts about concluding *Don Juan,* which, you will remember, Byron did not live to finish."

"And you finished it?"

"Unfortunately, no. I was interrupted. Interruptions, my dear young friend, are the bane of our profession. The knock of the bill-collector sends your most brilliant ideas into space."

"I suppose that is so," sighed Will.

"Undoubtedly. But I have gone in more for solid work. Leaders, reports, statistics, and so forth. I prepared the Metropolitan Directory of Dealers in Hardware and China. A most stupendous task!"

"I should say so, indeed."

"Yes, quite stupendous. But there was money in it, which is the end of letters."

"Ah, you think a man of letters should think more of his profit than—than fame, for instance?"

Mr. Mainwaring took a pinch of snuff, and then poured himself another glass of the '34.

"As to fame," he said, "I never thought much of it. The criminal who was hung on Monday last at the jail close by here, achieved fame such as the most popular novelist can never enjoy. I will lay a heavy wager that no grown person in England did not know his name and his deeds. Can a Wilkie Collins or a George Eliot say as much?"

"I'm afraid not," said Will, who was begin-

ning to get deeply interested in his new-found friend.

"Fame, my young friend, depends entirely on advertising. Do you want to make a name? Advertise. Do you want to keep that name? Advertise. Do you want to return to oblivion? Stop advertising. As for me," said Willoughby, "I have been obliged to attach more importance to money than to fame. Necessity thinks more of a check than of a flattering review."

"Yes," said Will. "No doubt about *that.*"

"I am happy—very happy—to say, however," continued Willoughby, "that this is a thing of the past to me. To-day, by the kindness—the great kindness—of a deceased friend, a cousin, in fact, a most worthy man, I have succeeded to a little fortune. I bid adieu to the active pursuits of the great literary republic, in a bottle of Spettifer's '34."

"I congratulate you. So you are just going out as I go in. I wonder if I shall make anything out?"

"Take my advice, my dear sir, and go in for solid work. Information. Instruction. Statistics. Short paragraphs, such as this: 'There is annually cast aside in the streets of London, two hundred tons of orange peel.' For such work there is always an opening. Now that I retire," said Willoughby, draining his last glass, "I shall continue to instruct. I shall instruct beginners. I daresay we shall meet again,

my dear young friend, here. I am sure I am very much obliged to you for your kindness in telling me so much."

"It is quite a pleasure—quite a pleasure. Succeed! My dear sir, the man who can eat three chops, *and* potatoes—*chipped* potatoes—*and* dear me, actually half a loaf of brown bread, *and* drink a bottle of port—Spettifer's '34—why, bless me, if such a man doesn't succeed, who will?"

Willoughby, however, was wrong in one point. Out of the bottle of '34, Will Loveday had only taken two glasses. The remainder of the bottle went out into Newgate Street, under Willoughby's waistcoat.

CHAPTER VII

CAPTAIN LATTIMER'S TROUBLES

WHEN the family gathering broke up in Eaton Square, Philip Lattimer bade good morning to the others, and went away to his club in a conflict of disagreeable feelings. He was hard hit, without a doubt, and he was not enough of a philosopher to take matters easily. When you come to think of it, there is small wonder that Captain Lattimer should be disappointed. At sixty years of age one gets tired of battling with fortune, because the excitement of the battle begins to die away. And also one begins at sixty to get tired of duns and debts. If only Oliver Lattimer had been considerate enough to leave his money as he ought to have done, Philip would have walked the flags of Pall Mall with a lighter heart that morning. As it was, he was very sad and much depressed but he had another cause for depression.

He had felt certain of inheriting a large share of his cousin's money. That Oliver would leave it out of the family seemed a preposterous idea. He knew that men sometimes did foolish and unexpected things, and that old bachelors of

crusty dispositions are apt to disagreeably surprise their expectant relations; but he had never for an instant doubted that a fair lump of Oliver's money would come into his hands. And, acting on his expectations, he had done something which he was now beginning to think was rather foolish. He had written to the Convent of the Sisters of the Sacred Heart at Donai, and bade the Superior send him his daughter at once.

None of the Lattimers had the slightest idea that Philip had ever been married. They were not a sociable family and knew little or nothing of the other's concerns. If Miss Penelope or her sister had known of this fact, they would have said it was like Philip to conceal his most important affairs from those who had a right to his confidence; but they would not have been surprised. As for Charles Lattimer, he would have been a little astonished, because his brother had never appeared to him in the light of a family man. And Charles would have been right. Philip Lattimer had little of the family man about him. He would never have been able to live the hum-drum existence of Charles. A family like Charles's would have driven him crazy in a week. Charles, from long practice, was meekly resigned to consultations respecting the cold mutton, and Tommy's shoes, and Mary's new bonnet; such trivial matters would have acted on Philip as a red rag does on a bull.

But for all that Captain Lattimer had once had a wife. Men who knock about the world as much as he had knocked about generally find a little time to fall in love. Philip Lattimer fell in love with a pretty young thing, who had no friends or relations, and who was consequently spending a somewhat doleful existence as governess to a clergyman's family in the South of England. She was a mild little girl of twenty-one when Philip Lattimer came across her, in all the glory of his thirty-eight years.

She fell in love with him at once, and was not skillful or wise enough to conceal the fact from him. And as Philip was in one of his softer moods just then, he began to think that it might be well for him to marry. The end of it was that he did marry, and immediately found himself under the necessity of carrying his wife away to France, because two people can live in that country on what will not support one person in England.

And there, within two years, Mrs. Philip Lattimer died, leaving her husband a very young daughter. Philip, somehow, was not sorry, though he had been fond of his wife after a fashion. He had always been kind to her, which was a good thing, and afforded him a comfortable subject for meditation in after years.

But what to do with the baby, which promised

to live and thrive? The young mother was laid to rest in a little French cemetery; but the baby must have a home, nurses, and food. It was suggested to him by the good *curé* that the little miss should be handed over to the good sisters, who would look well after her in all things appertaining to the proper bringing up of children. So Captain Lattimer struck a bargain with the reverend mother, kissed his infant's red face, went to look at his wife's grave, and set off again, with the feelings of a released schoolboy, to the joys and happiness of Piccadilly and club-land.

Since then twenty years had gone by. Every three or four years he went across the Channel and visited his daughter. At first he was somewhat puzzled with her; she was all arms and legs. Gradually she grew into something like shape, and the good nuns confided to him their sad belief that she was going to be beautiful. Whereat Captain Lattimer laughed.

When he had last seen his daughter, at seventeen, she was indeed budding into something, which the Captain saw instinctively would end in more than ordinary female loveliness. He felt rather proud, and began to build castles in the air. When Oliver Lattimer died, and he got that considerable lump on which he confidently counted, he would send for his daughter and astonish everybody. He would take a house in Mayfair, and say farewell to everything of a

shady nature. Whereby one sees that a man like Philip Lattimer has always the idea of eventual reform locked up somewhere in his breast, and only needs the influence of lovely woman to bring it forth and develop it.

And now Oliver was dead, and all Philip had got was five thousand pounds. And at that moment Philip's daughter was at Dover, and would shortly be in London. He had confidently hoped to be able to tell her all about his good fortune, and to consult with her about their future—and all his schemes were knocked on the head by Oliver's Will.

"Bother this Loveday," he said, as he ran up the steps to his club. "Of course, it was very good of Loveday to help Oliver; but, by Jove, if every man was to be rewarded for the loan of a thousand or two, by a legacy of a million sterling, why it would be a rare good thing for benevolent parties."

"Mr. Keene to see you, sir," said a servant, approaching him in the hall. "He is in the stranger's waiting room."

Captain Lattimer took the card which the man presented, and looked at it with a frown. He remembered that he had made an appointment with Keene for one o'clock, and it was now past that hour. He walked across to the little box of a place where the *Omnium* condemned strangers to wait, and opened the door with any-

thing but a pleasant expression on his countenance.

A middle-aged man, carefully and correctly dressed in black, with no more ornament than a heavy gold watch-chain across his waistcoat, and a very fine diamond ring on his little finger, was standing at the window as Captain Lattimer entered. He had a shrewd face, clean shaven, dark hair turning gray at the temples, a pair of quick dark eyes, and a mouth which kept itself in a perpetual state of repression. He looked round at Philip, and his mouth shut a little tighter.

"Good morning, Keene," said Philip, "I am ten minutes late, but I have come straight from Eaton Square."

Mr. Keene nodded and sat down.

"Well, what results, Captain Lattimer? I suppose the Will has been read?"

"The Will has been read. The results are—well, not what I expected."

Mr. Keene nodded again. He had seen Philip's news in his face, for he was skilled in reading other people's countenances. Perhaps he was not surprised; but whatever surprise he felt he showed none.

"I told you," he said, "not to be too sure. One should never be too sure of getting anything—especially from a relation."

Philip took another chair, and began to drum the table with his fists.

"I don't know about being too sure," he answered. "But when a man leaves a million, and has only four or five cousins to whom he can leave it—why, a man naturally expects those cousins will get it."

"A man may leave the million to a cat and dog hospital," said Mr. Keene. "Well, where has it gone? I saw when you came in that things had not turned out as you expected they would."

"He has left us each five thousand pounds," said Captain Lattimer. "Five thousand pounds!"

"Well, that's better than nothing," said Mr. Keene. "But still, considering that you owe me twice as much, and you have other liabilities, it is somewhat disappointing. And you expected something like a hundred thousand, eh?"

"I expected a fifth of whatever he left. And he has left a million. Actually a million! I asked Wraxall, before leaving, what the personalty would amount to, and he assured me that when all the smaller legacies, such as my five thousand, were paid, there would still be about a mililon sterling left."

"A very fine fortune," observed Keene. "And to whom does it go, Captain Lattimer?"

"It goes to a man, of whom I never heard in my life," said Philip gloomily. "Fancy that! You go to a house expecting to hear of a nice fortune, and you learn, instead, that it has gone to a man, of whose very name you are perfectly

ignorant. The man is a corn factor—probably another millionaire—who once did my cousin Oliver a service. Lent him money, I think. Fancy lending a man a few thousands and being repaid by a million!"

"Yes, but the fortunate individual's name?"

"His name is Popjoy, Dovejoy, or something of that sort," said the Captain. "No, that's not it. Let me think. Ah! I have it, Loveday, a corn factor, of St. Hilda's, down in the East Riding."

"Why, I know that name well enough. But Loveday is dead."

Captain Lattimer sprang to his feet with a new light in his eyes. He remembered what Mr. Wraxall said about the possibility of the fortunate Loveday's death.

"Dead?" he said. "Then the money will come to me and my four cousins! But, ah!" he continued suddenly, relapsing into melancholy again. "I forget. The man may have left children. The money is left to Loveday or his heirs. It seems that my cousin, Oliver, was so careless as to what became of his money, that he didn't—nay, would not, trouble to find out whether Loveday was dead or alive."

"Loveday is dead," said Keene again. "I know it, because we have papers in our office relating to his affairs. He had been rich once—he died poor."

"*Did* he leave children?" asked Philip.

"Can't say. I know something of St. Hilda's, though, and it strikes me Loveday left a boy in somebody's care. If that boy is alive—why, he'll get your cousin's million—lucky young beggar."

"Well, what's to be done, Keene? Five thousand pounds is—nothing."

"At present we will not do anything. In a few days we will go into matters. If I were you, Lattimer, I wouldn't despair just yet. The five thousand, I suppose, will settle your small bills —tailors, wine merchants, and so on?"

"Yes, oh, yes," said Philip, very much relieved by the other's graciousness, "and leave a fair lump over."

"Very well. As for me, I will wait awhile —though, of course, you will have to renew your policies."

"Of course. You're very good, Keene, you have no idea how hard it hit me this morning. I have troubles that no one would guess at. Do you know, Keene—?"

And here the Captain, melted by Mr. Keene's extraordinary goodness, waxed confidential, and told his money-lender all about his daughter.

"And here I've to meet her in half-an-hour at Charing Cross," he concluded, "and by Jove, sir, I shall have to tell my girl that her father's a pauper! And such a good girl, too, by Jove!"

"It may be that your daughter's coming may

bring you luck, Lattimer. How would it be, for instance, if this Loveday boy is alive, and fell in love with her? You would make an excellent father-in-law to a millionaire."

CHAPTER VIII

GLADYS

LATTIMER parted from Keene in something like good spirits. He had anticipated anything but a pleasant meeting, and he was almost overjoyed to find the money-lender take the sad news with such equanimity. If Keene would hold out, of course he could hold out too. Loveday was dead—that seemed certain, and perhaps this boy of whom Keene spoke might be dead too, in which case a quarter of a million would come to him. Certainly, he thought, Keene was a good fellow. He told one not to despair. That was sound advice, and he felt obliged to Keene. And now he must rush away to the railway station and meet his daughter.

As he went along in a taxi he began to wonder what he must do with his family of one. Things were quite changed by Oliver's will. He could not give up his chambers and go housekeeping. That was quite out of the question. Even if he had been minded to do it, he would not have been able to afford such an expensive system of living. This led him on to remembering that his daughter was now a young lady of twenty,

and would cost him something in the way of dress. So far she had cost him about eighty pounds a year, dress included. But Captain Lattimer knew enough about young ladies to feel sure that eighty pounds a year would not suffice for his daughter's needs in the future.

"If the worst comes she must go back to the convent," he said. "And yet a girl can't live in a convent all her life, unless indeed she goes in for being a nun. I suppose she must be a beauty. Three years ago she looked extremely like it. Whatever shall I do with her? She ought to marry—but then I know so few people who are in that line."

The train was drawing up as he walked into the station. The usual motley crowd. Black coats, gray coats, brown coats. Old men and young men, old ladies shrieking after missing boxes; young ladies with arms full of newspapers and fiction. There was so much confusion that the Captain stood helplessly on one side, and trusted to fate to send him his daughter.

And all of a sudden he saw two figures coming along the platform, at sight of which his heart gave a bound, and his eyes opened to their full extent. There was no mistaking one figure, that of a little squat woman of broad face and stumpy figure, clad in the black garments of a nun. But the other?

Could it be possible that this daughter of the

gods could be his child? This vision of loveliness—the little girl with big eyes and tangled hair—who twelve years before had seemed all legs and arms, and who, even in the three last years, seemed to have suddenly sprung from bread-and-buttery girlhood to the grace and glory of womanhood? He stood dazed and wondering, and watched the pair advance without making any effort to approach them.

The young lady walking by the side of the demure nun was indeed so beautiful that every man in the crowd was staring at her.

As for herself she stared, too, just as a child stares who is suddenly introduced into some new world. Her deep violet eyes were wide open, looking this way and that; her mouth, red and sweet as a June rosebud, was a little open too; her face was a little flushed with the excitement of the trip. She was tall for a woman, and her figure was exquisitely molded. She carried herself like a young goddess, and seemed equally as unconscious of the immense sensation she was creating amongst the crowd.

"By Jove!" said one young man to another, "did you ever see such a glorious creature? A very Hebe!"

"Hebe? Pooh! a compound of Venus and Juno! She *is* a divinity! What eyes! What a face! What a figure! I would give all I am worth to paint her."

"See, she is smiling! Who can she be? Look

at that dimple in her chin and the one in her cheek. That old military party must be her father. Lucky man!"

As the Captain stood mute and wondering, his daughter caught sight of him. With a cry of delight, she flew across the platform, and threw her arms round his neck.

"Oh," she cried, holding him back to look again at his face; "it is you, father, is it not? As if I should forget? And your hair is a little whiter. And you have cut off those funny spikes from your mustache. But it is you, and oh, I am so glad."

She suddenly broke off, and darting away seized the wondering sister, and dragged her across the platform to the Captain's side.

"This is Sister Angelique," she announced, "she is going to a house in London, so she brought me across, or I brought her."

"My dear," said Philip, finding his tongue at last, "I hardly knew you. If it had not been for Sister Angelique I should never have guessed that so beautiful a young lady was my daughter. Let me look at you again. Dear me, I was never so surprised in my life."

The girl laughed, a clear ringing laugh, which made people turn to look at her again. Every new movement of her face brought out some fresh feature of loveliness. Philip, in fact, was so much surprised that he could only stand and

gaze at her. Somehow she brought back some faint memory of his wife.

She had brown hair with a tinge of gold in it, and that reminded him of her mother. She had violet eyes, and they seemed to him to resemble the eyes of the young wife buried so long ago. The rounded chin and tiny ear came from the mother, too. But when he had looked the girl well over, he said to himself, that if his wife had been pretty, his daughter was *beautiful*.

He roused himself as he saw the good sister exhibiting signs of impatience.

"Come," he said, "we must make a move, my dear. Is that your luggage? Good, it had better go to the check-room while we have luncheon. Sister Angelique will come with us?"

But the sister refused. She would drive straight to the house now that she had delivered Miss Lattimer into her father's hands. So they saw her into a taxi, and the Captain took his daughter into the hotel and ordered a sumptuous meal.

"Let me look at you again, my dear," he said, when the waiter had left them to themselves in the private room which Philip had requisitioned, so that no other person's eyes should see his delight. "Why, child, what have they been doing to you? Do you know that there is probably no other young woman in London one half so charming as yourself?"

"No?" she said, with another laugh. "And

are you not glad? It is so nice to hear somebody say I am beautiful."

"You will have plenty of people to tell you that, my dear," laughed Philip.

"There was a gentleman on the boat who said so much. He was delightful, and I wanted to talk to him. But Angelique was so shocked and took me away. And then Angelique was sea-sick, and I went back to him. Oh," she cried, dancing round the room like a child, "if you knew how glad I was when your letter came, father! I was tired of the convent. It was so monotonous. And there was no one to talk to. And now I shall live with you, shall I not, and we shall always be together, and go everywhere, and amuse ourselves? But you do not tell me how you like my gown. Ah, my gowns, they are beautiful! Three of them. I should have had more, but there was so little time in five days, you know. This one, for instance. Tell me, is it not pretty?"

She stopped in front of him, and held out the skirts of her traveling dress, with a little gesture which was positively bewitching. The Captain put up his eye-glass, and looked the gown over with the air of a connoisseur.

"Admirable, my dear," he answered. "I marvel that so much taste should be displayed in a convent."

"Ah, but you shall see my very best one. My trunks! Oh, they are in that tiresome cloak-

room. Another time—and, oh, how very hungry I am, papa!"

"You must know, my dear," said Philip, an hour later, "that I don't quite know what to do with you."

He had been wondering as to the disposal of his daughter more than ever since her arrival. Such a vision of loveliness could not possibly be concealed from the world.

"Do with me? But am not I to live with you, papa?"

"My dear," said the Captain, lighting a cigarette, "I live in chambers. I had hoped to take a house, a nice little house in Mayfair—had my eyes on it, too—but I'm sorry to say that idea has been nipped in the bud."

"But can you not live where you please, father?"

"Unfortunately, no. You see, I am not a rich man."

"Not a rich man. Oh! and the reverend mother said you were very rich. But what does it matter?"

"A great deal," sighed Philip Lattimer. "I am not absolutely compelled to beg my bread, but I am poor, Gladys, poor."

The girl looked round the room, at the remains of the expensive meal, at her father's well-made clothes, and the magnificent diamond ring on his finger, and her great eyes opened a little wider.

"But to be poor, does not that mean that one lives in a cottage, and eats only bread, and works hard every day?" she asked.

"Not quite, child. Some of the people who do that sort of thing, though, are better off than I am."

"I don't understand," she said. "But, papa, where am I to live? And shall I not see you?"

"You can see me every day," he answered. "You see, my dear, when I sent off very hurriedly for you the other day, Oliver Lattimer, my cousin, was just dead."

"Oliver Lattimer? Yes, father."

"He was an immensely rich man—immensely rich. He had no children, and I naturally thought that his money would come to the other members of the family—myself, my brother, and my sisters. Instead of that, Oliver left his money to a stranger. And all I got was five thousand pounds—merely five thousand pounds."

"Five thousand pounds? How many francs is that, papa?"

"Er—let me see—about one hundred and forty thousand," said Philip, making a rough guess.

"Oh! and you said you are poor! But that is a fortune."

"Decidedly," thought Philip, "I shall have to complete my daughter's education, which is by no means finished. A comfortable sum to all,"

he said aloud, "a fortune to many, but to such as I—a mere nothing."

"But, father, you have money of your own?"

"A very little," said the Captain. "However, my dear, I won't bother you with these details to-day. The question is—what am I to do with you? You see, Gladys, none of my people—er, knew of your existence. My brother and my sisters do not know that I have a daughter. Of course," he continued, noticing the look of astonished surprise on the girl's face, "I shall tell them now. But I don't think you would like any of them. Your uncle Charles is out of the question. He has ten children of his own."

"Ten? How delightful! And, oh, there must be a baby! Oh, I should like that, father."

"I should say there is a baby," assented Philip. "Probably two babies. But you could not go there. Nor your aunts."

"Ah, yes, tell me of them."

"You would not like them at all. The eldest, Penelope, is a shrew; the other, Alethea, is a fool."

"Decidedly I should not like them. Poor father!" she said, springing up from the easy chair where she had remained watching the Captain. "Poor father! How sad it must have been for you to be so lonely!"

"Yes—er, yes, just so," said Philip. "I have been much engaged though. No, your aunts won't do. Bless me! what shall I do with you,

my dear? Ah! I have it. Mrs. Lancaster. The very woman! I will go and see her this very afternoon."

"And who is Mrs. Lancaster, father? Shall I like her? Will she like me?"

"She is an awfully nice woman," said Captain Lattimer. "You will like her immensely. And as to liking you, my dear, she could not possibly fail to do that. Really, this is quite an inspiration. I will go and see Mrs. Lancaster at once."

CHAPTER IX

MRS. LANCASTER

MRS. LANCASTER, whose name had come to Philip Lattimer with something of the feeling of inspiration, was a very young lady of forty, who resided in a pretty house in the neighborhood of Regent's Park. She was the widow of a Colonel Lancaster, now dead some years; and she had one child, a young and precocious damsel of twelve.

People acquainted with Mrs. Lancaster and her daughter Dolly, used to wonder which was the younger of the two. The mother exhibited such unaffected youthful manners that it seemed impossible to realize that she was forty and a widow; the miss proved, on acquaintance, to be so completely *au fait* with everything and everybody, that you felt sure, after five minutes' conversation with her, that she was no child, but a spirit, or an imp.

When Captain Lattimer was gazing with astonishment on his beautiful daughter, as she sailed up the platform of Charing Cross, Mrs.

Lancaster was chattering away to two men in her own pretty drawing-room. She had a somewhat extensive circle of friends—chiefly of the male sex, and all persons who had done something in art, or science, or letters, or who had made themselves famous in some way or other.

You never knew who you met at Mrs. Lancaster's. You might make yourself vastly agreeable to some man, who eventually turned out to be a famous Anarchist. A famous criminal would have been welcome to Mrs. Lancaster, if only the authorities could have spared him for an evening. Women found it a difficult thing to get the entry to Mrs. Lancaster's house. If you were a famous female novelist, or a lady doctor; if you had come out extraordinarily well at Girton, or been present at an Alpine accident, which got into the papers; if you had some great theory about social science or political economy, or had been fortunate enough to figure in a great *cause celèbre;* if you were a new American actress, or the squaw of a dirty red Indian from South Kensington and the Wild West—why, in any of those cases, you would have been made heartily welcome to Mrs. Lancaster's drawing-room, and once there, would have been obliged to do your share in entertaining the equally fortunate people gathered about you. Mrs. Lancaster's throng was always a delightful one. She got hold of such amusing and original people. Now it was a coming man in politics, or in art. Some-

times it was a famous Russian patriot, fresh from the Siberian mines. Often it was a German philosopher. When it was a German philosopher, the other guests spent an hour next morning in brooding over the strange fact that German philosophers invariably leave strong traces of very powerful cheese, pungent onions, and rank tobacco. Now and then this unfortunate fact swamped the divine teachings communicated by the mal-odorous one.

The two gentlemen sitting in Mrs. Lancaster's drawing-room on this particular afternoon, were both noticeable men. The one sitting at his ease in an enormous easy chair, which seemed as if it had been built to fit him, was Mr. Maurice Quish, M.P., Irishman, patriot, and editor of the *Cosmopolis Monthly*. Any one having doubts as to Quish's noticeableness must indeed be an ignoramus.

His appearance was particularly noticeable, to begin with. Tall—about six feet in his stockings—broad of back and chest, with an enormous red face, ornamented by a bottle nose and a long sweeping mustache. A very deep voice—always mellow. A general pleasant and confidential smile, with a trick of closing the right eye in specially confidential moments, and looking at you sidelong with the unclosed optic. Such was Quish. Add to this the fact that he was always attired in frieze, and scarcely ever remembered

to button his waistcoat, and you will have a fair idea of his personal appearance.

He had a truly remarkable history. The son of a small dealer in pork in the North of Ireland, he began his literary career at the early age of seven. Poetry first, of course. At ten he appeared in print, the effusion appearing in the poet's corner of the local newspaper. At fifteen he flatly refused to go to school any longer, and betook himself to the town in which the aforesaid newspaper was printed. He found out the proprietor, and announced to that astonished gentleman that he, Quish, had come to edit the paper. He did not, however, immediately enter upon the editorial duties; but he paved the way for doing so by consenting to distribute the type, and scour down the imposing stone.

At eighteen he *was* editor, and a year later went to prison for a few months, because of a slight difference with the Castle people about a certain inflammatory article. When he came out he printed the article again, and went back to jail. This was extremely interesting to the local population, and they looked forward to a repetition of the performance. But Quish thought matters over during his second incarceration. The result of his cogitations was that he handed his editorial pen and shears to somebody else, and took the next steamer for the land of the accursed Saxon.

Arrived in London, he set to work in good earnest. Whatever there was to do he did. He could write anything from a sermon down to a burlesque. His pen threw off millions of words, in the shape of penny dreadfuls, occasional articles, compilations, adaptions, and leaders for the journals of his own country. Very often he was well nigh starving, but he kept on like a bulldog. And suddenly Maurice Quish achieved fame. He wrote a great novel—a novel so wonderful, so original, so really meritorious, that everybody went to Mudie's in a body for it, and drove the librarians crazy.

And then the electors of Ballyslattery remembered their old friend who had so manfully endured incarceration for the sake of their hearths and homes. They sent over a deputation to Quish, and informed him through it that they would make him a member. He should beard the Tory aristocracy in its own particular den. And make him a member they did, with a majority of a thousand.

After that Quish flourished more than ever. He spoke in Parliament and said disagreeable things about the Tories. He wrote novels. He founded the *Cosmopolis Monthly,* and made it a success; and as he was a good fellow, and without guile, everybody liked him, and said he deserved his good fortune.

The other gentleman, reclining in a graceful attitude at Mrs. Lancaster's elbow, and watching her with half-closed eyes, was Mr. Tasso Morrell. He wore a suit of pearl gray, very wide as to the trousers, very loose as to the coat. A wide turn-down collar, with a large bright scarlet neckerchief peeping in confused folds from beneath it. A wide-brimmed gray hat. A pair of beautiful patent leather shoes, and scarlet socks, with dainty clocks.

Tasso Morrell was a Theorist. The possessor of a very comfortable fortune, left by his father, Benjamin Morrell, dealer in pictures and bric-a-brac, Old Bond Street, he had nothing to do but look round him and make theories, which the world was, if it pleased, to put into practice. He had theories about religion and theories about art. He had studied the question of education, and devoted several hours to the subject of the Poor Laws. And, in his own mind, he was quite certain that if his theories were only carried out practically, the world would be made into a place of sweetness and light.

"In Ireland," he was saying to Maurice Quish, "in Ireland, for instance, things are quite wrong. The home is squalid, and the pig too often resides with its master. Now, if my theory for the improvement of the home was carried out, all that would be changed."

"What might your theory be, sir?" asked Mr. Quish.

"First of all, the home of the laborer should be thoroughly cleansed. All unsightly objects should be consumed in fire."

"Faith, then, ye'd have the poor folks to stand naked while 'twas done," said the Irishman.

"Afterwards," continued Mr. Morrell, "a new furnishing of the house should take place. Special prominence would be given to mirrors, to choice reproductions of the old masters, and to wall papers of the most correct pattern. A small collection of books also. I should recommend certain of Mr. Ruskin's works, a volume of Matthew Arnold, *all* Mr. Browning's poetry, the novels of George Meredith, and Mr. Lang's *ballades*—the latter as being calculated to introduce a taste for old china, which, in my humble opinion, is the most refining taste one can have."

Mr. Quish stared. He had never met Mr. Tasso Morrell before, and he did not quite understand him.

"It's beautiful talking," he said, "but it wouldn't do, it wouldn't do. The most iligant furniture in the worruld is the mimbers of a pig hanging from the kitchen rafters. Ye can eat pork, but ye can't eat Browning—except the browning in the gravy."

"These degenerate tastes," observed the The-

orist, "are the great stumbling-block in the way of success."

"But I think Mr. Quish is right," said Mrs. Lancaster. "Oh, mustn't it be delightful in a real Irish cabin, with the pig walking in and out, just as the dear animal pleases, and—good gracious, Dolly, why do you always come in like a whirlwind?"

Miss Dolly, or Dorothy Lancaster, entering the room with a rapid movement, which ended by a loud slam of the door, seized Mr. Quish by both hands, and proceeded to execute a vigorous dance of the wild Indian species before him.

"I knew you were here," she said, "because I heard somebody talking, as only Irishmen can talk. Have you brought me any of that particular chocolate? You know you are always to bring some whenever you call here—and please call every day, Mr. Quish."

"And so I would," said the delighted Quish, producing a good-sized box from his capacious pockets; "and so I would, me jewel, if only to catch a glimpse of your bright eyes!"

"Ah!" said Dolly, with a mouthful of her favorite sweetmeat, "that's flattering, and I don't allow men to flatter me. I leave all that to mother. Oh, and there's Mr. Tasso Morrell. How d'ye do, Mr. Morrell? Have you got any new theories to-day?"

Tasso Morrell detested Dolly Lancaster. He suspected that she made fun of him, and he disliked to be made fun of. But he had certain theories with regard to Mrs. Lancaster, and he therefore smiled sweetly on his tormentor, and intimated that he had not formed any new conclusions lately.

"If I were Mr. Morrell," said Mrs. Lancaster, "I would theorize about impudent little girls. Have you any theory as to the management of children, Mr. Morrell?"

"I have thought about that subject," replied Tasso. "It is a very difficult one. I daresay you have noticed, Mr. Quish, that no two children are quite alike?"

"Saving twins," answered Mr. Quish. "There were the two sisters Braggarty, when I was a young fellow, Judy and Norah. Faith, they were as like as two potatoes. When we went coortin' thim, not a bit of difference could ye tell! And as good luck would have it, it made no more difference to thimselves, and so everything went on comfortable; and if ye made love to Judy one night, ye continued the process with Norah the next."

"And what about the secrets, Mr. Quish?" asked Mrs. Lancaster.

"Not a bit of one did they have, ma'am," said Quish, giving Dolly a hug as she sat on his knee,

munching the contents of her box. "They were married at last, and, faith, an hour after the ceremony, neither husband knew which was his own wife."

"That must have been a most extraordinary and interesting case," said the Theorist. "May I ask if matters were made right in the end?"

"Not a bit, sir. They continued to exist in the same state, and finally died on the same day. And as it says on the stone in the cemetery, 'Here lies Judy Macmarrough and Norah Flynn, formerly the sisters Braggarty; but which was Judy and which Norah, no mortal could ever tell.'"

"Captain Lattimer!" said Mrs. Lancaster, advancing to meet Philip, who at that moment arrived. "What a surprise! You have not called here for months."

"My dear Mrs. Lancaster, so many calls upon me, so much pressing business—and then my cousin's death. I assure you it has been quite an age to me," said Philip, bowing low over her hand.

"Oh, there's an old liar!" whispered Dolly to Mr. Quish. "Why do old gentlemen always tell lies when they come to see mother?"

"Faith, honey, because it's more convaynient than the truth. And now I'll take another kiss from ye, Dolly Lancaster, and I'll go down to the House."

"And what have you been doing lately, Captain Lattimer?" asked Mrs. Lancaster, when Quish and Morrell had gone, and Dolly had departed to her own sanctum.

"My dear madam, I have lately had so much trouble and anxiety, that I am really in need of sympathy."

"On account of your cousin's death? But that should have given you cause for rejoicing, should it not? One hardly pretends to sorrow when the cause is well gilded."

"Very true, very true," said Philip. "Certainly, poor Oliver's death has been helpful to me in one way, though my expectations—*just* expectations, my dear Mrs. Lancaster—have not been realized. But, ahem, I have a more serious cause of anxiety. To come to the point, my dear lady, I have a daughter."

"A what, Captain Lattimer?"

"A daughter, ma'am. A young lady of, well, really, the most surpassing loveliness, who has returned to me to-day from a French convent, where she has been immured for the past eighteen years—ever since babyhood, in fact."

"Oh, Captain Lattimer! And we all thought you a bachelor. What was it? A runaway marriage?"

"Something like it," said Philip. "Twenty years ago. She—died. The child was then very young—a baby in fact. And now—my dear

Mrs. Lancaster, I give you my word, she is a tall and comely young woman!"

"Of course. And what are you going to do with her, Captain Lattimer?"

The Captain spread out his hands with a gesture of despair.

"Really, I am at a loss," he answered. "If I could but induce some kind lady to be, ahem, a mother to her."

He looked at Mrs. Lancaster in a stealthy manner, as if to find out how she took his hint. The fair widow laughed, thereby exhibiting an attractive dimple in either cheek, and a set of very fine teeth, which were real. When she laughed, you saw that she was a very pretty and decidedly jolly looking woman.

"Dear me!" she said, with a sly look at Philip. "Is that a proposal, Captain Lattimer? It sounds so like one."

"Ah!" said Philip. "If I were twenty years younger, Mrs. Lancaster, if I were twenty years younger!"

He was a little frightened as he spoke. Perhaps the fair widow was angling for him, and Philip Lattimer had no desire to enter the matrimonial state again. And then a new idea came to him. He might do many worse things than marry Mrs. Lancaster. She was forty, if a day; but she was still a remarkably pretty woman, and the deceased Colonel had left her a very nice fortune. As things had turned out with re-

gard to Oliver he felt that he might do worse than marry a wife, who would add two or three thousand a year to his income. He paused to consider the matter. Mrs. Lancaster's voice broke in on his cogitations.

"I'm afraid I should make a poor step-mother, Captain Lattimer. But that is not quite what you wish, is it? Well, and where shall I find your daughter, who is so beautiful, and whom you are going to surprise the world with?"

The end of this conversation was that Mrs. Lancaster ordered her car, and drove with Philip to Charing Cross. She had not made up her mind about taking charge of Gladys; but she was a good-natured soul, and she knew well enough that Captain Lattimer had few friends to whom he could apply in this pressing difficulty. Mrs. Lancaster knew the Captain's sisters. A young girl fresh from a French convent could hardly go to their house. Certainly she might have got on with the youngest Miss Lattimer; but Miss Penelope could have led her a pretty life, because Miss P. hated everything French, and considered convents to be hot-beds of Popery.

When they reached the hotel, and were shown up to the room where Philip had left his daughter to await his return, they found Gladys fallen asleep in an easy chair. So sound were her slumbers that she did not wake when her father

and Mrs. Lancaster came into the room with some little noise.

"What a beauty!" cried Mrs. Lancaster. "Certainly she shall come to me."

CHAPTER X

MR. WRAXALL AT ST. HILDA'S

WRAXALL and Charles Lattimer walked away together from the house in Eaton Square. They were the only two who seemed to care to think about the unknown person to whom the bulk of Oliver Lattimer's fortune was to go. Philip, as we have seen, had other matters to think of. Willoughby Mainwaring was anxious to reach the city and spread the good news among his cronies. Penelope and Alethea were desirous of reaching home by the next omnibus, and confiding their sorrows to their respective advisers. They were much disgusted with the Will, these maiden ladies. Perhaps, when one has counted on doing certain things when one comes into a certain fortune, it is hard that the fortune should go to someone else.

"And it is not to be expected—not to be expected at all, Penelope says," said Alethea, to her spiritual adviser, the Rev. Gorgious Cope, "that one should take *all* blows with resignation."

"Miss Lattimer is a most excellent woman," replied the Rev. Cope. "A most exemplary woman. If she were only of the faith! Ah!"

"Penelope was always against it," said Miss Alethea, feebly. "She laughs at me if I make banners, and she read some terrible passages out of the *Revelations* when I embroidered the chasuble."

"It is not to be expected," said Mr. Cope, folding his hands meekly, "that the old habits—the old deplorable habits—should be cast off all at once. But I had hoped, my dear madam, that your exhibition of all that is good and seemly in our Holy Mother Church's teaching, and the—er—orderly manner in which her services are carried out here, at St. Peter Martyr's, would have melted her heart. Things are really leveling up. I think I see my way to using incense by next Christmas. You know that Mr. Sandy, the grocer, a sidesman, you know, strongly objected. I have, however, given Sandy the order for the candles, and I think we shall have no more objections to the incense. And so the fortune has gone elsewhere, my dear lady?"

"Yes," said Alethea. "And I was going to build a church if I had got my share. Such a beautiful church."

"Never again," Penelope was just then saying to her particular friend, Mrs. Dobson, widow of Archdeacon Dobson, "will I be so foolish as to count my chickens before they are hatched. But

young people, you know, will be young and unthinking."

Which was true enough, as Mrs. Archdeacon Dobson remarked, previous to remarking also that young people quickly forgot these little troubles, and Penelope would quickly forget the present one. But Penelope took it to heart all the more, and thereby either proved the falsity of the proverb, or disproved the cherished idea that she was still young and blooming.

Neither went away dissatisfied. The solicitor had made a small fortune in the way of costs, out of Oliver Lattimer, during the dead man's life, and the little remembrance of one thousand pounds was quite as much as he expected. There might be more in the way of costs. If Phineas Loveday were dead, and no heirs came forward, and the Lattimer cousins quarreled (as they probably would), there would certainly be a pretty little series of legal complications, during which more of the Lattimer money would find its way into Wraxall's pockets. Charles Lattimer, too, was amply satisfied with his five thousand pounds. He owed his trades-people a few hundreds, and he had a mortgage of one thousand on his house. He would be able to clear himself of these matters and feel free. He held his head several inches higher, as he walked along at Wraxall's side.

"I wonder," he said, as they turned out of the

Square together, "I wonder if Loveday is alive, and in what circumstances? He may be a poor man."

"Then he will have a pleasant surprise," said Wraxall. "Such a surprise as few men get."

"And it may be that he is already possessed of considerable wealth," said Charles. "Indeed, he must be wealthy, or he could not have helped Oliver."

"That was five-and-twenty years ago," replied the man of law. "He might now be in the workhouse. If he is, all the better news for him."

"I say, Wraxall," said Charles, as they came to Victoria, "don't you think it would be better that Loveday should be informed of his good fortune at once—to-day, sir—at once? Who knows what might happen by to-morrow? He may be ill—dying, and wish to leave it to somebody. A few hours might make a great difference, you know."

Wraxall paused, and consulted his watch.

"It is nearly one o'clock," he said. "I daresay there is an afternoon express from King's Cross, which would take us down to St. Hilda's by evening. Of course, we may have to make some enquiries when we get there. Yes, I don't see why we should not go. As you say, it may be best that Loveday should hear of his good fortune at once; though one would think that twenty-four hours' difference would be no great

matter. We will take a cab to my office, and have some food, and then go."

"If you could go without me," said Charles, "I should be glad. I left a very serious case yesterday to come up here, and I ought to get home at once. Of course, if it is necessary that I should accompany you, I will go."

"Not at all. I will write you all particulars. Loveday, of course, will come up to town before long, and we can meet at my place."

Charles shook hands with the solicitor and drove to the station, thinking how glad the people at home would be on hearing his news. Some men would have spent half-a-crown on a telegram, but Charles Lattimer had long since learnt that half-a-crown will buy a dinner for six people.

Wraxall went down to St. Hilda's by the three o'clock express from King's Cross. He had never visited the out-of-the-way fishing town where Oliver Lattimer's legatee lived before, and he told his clerks not to expect him the next day. If St. Hilda's proved to be a pretty place, he thought he would stay a day or two there. As the train steamed into the little station at seven in the evening, he decided that it was a very pretty place indeed. The line ran along the cliffs, and the North Sea stretched away as far as the eye could reach, mingling at last with a sky which was blue and cloudless. A few red

sails dotted the quiet ocean. Far out at sea he saw the long thin track of smoke from some steamer bound for one of the Scotch ports. The little town itself was old-fashioned and picturesque. A good deal of wood shut it off from the level meadows on the land side, and out of the trees peeped houses of gray stones, whose roofs were all covered with red tiles. Beyond the station was a long stretch of sand, crowded with cobles and smacks. The tide was coming in with a rush that sent its waters booming into the narrow harbor, whose gray, weedy walls he could see from the ticket platform. Decidedly, he thought, a quiet, old-world place, where one could grow old peacefully, and without absolutely rusting.

He sent his bag to the hotel facing the harbor, and followed leisurely. He was not at all sure that he should do anything that night towards finding Loveday. But when he had dined well he began to talk to the waiter, an elderly man, who had lived at St. Hilda's all his life.

"There is a large corn business here, is there not?" he asked, after some desultory questions. "A business belonging to Mr. Loveday."

"There *was,* sir, a long time ago. That is the mill, sir, which you can see over there; that large building beyond the harbor."

"Ah," said Wraxall, glancing at the place indicated. "So the business is not carried on now?"

"It has not been carried on, sir, for sixteen years. Not, in fact, since Mr. Loveday died."

So the man was dead; and sixteen years ago. Oliver Lattimer had left his money to a dead man.

"Oh, he is dead? And did he leave any family?"

"One son, sir. Quite a little boy when his father died. Eh!" said the waiter, "that was a great business once, sir, that corn business. The foreign trade—the trade from the Baltic—spoilt it. Mr. Loveday was once a rich man. He died very poor."

"And the boy?"

"The boy, sir, was taken charge of by our doctor, Dr. Debenham. You see that house, sir, just beyond the harbor; the one with a white mast in front of it? That's where the doctor lives. Yes, he took charge of the boy, sir, and has brought him up like his own son. A fine young man now, sir, is young William Loveday. Stands a matter of six feet in his stockings."

Wraxall finished his pint of port, and went out along the harbor to smoke a cigar. Things were turning out as he had more than once fancied they might. What a foolish man Oliver Lattimer had been! Here was a pretty state of things. The man whom he had so Quixotically remembered in his Will was dead—dead for sixteen years at the time the Will was made, and

the money would come now into the hands of a boy who might, perhaps, make ducks and drakes of it. Wraxall felt that he should not have liked Philip Lattimer, or even his sisters, to get Oliver's money; but he said to himself that Charles would have been a more suitable heir than this boy of Phineas Loveday's.

After smoking more cigars than was absolutely good for him, Wraxall determined to go to Dr. Debenham's house, and make known his errand. He had dawdled a long time away on the harbor and the sands, and it was long past ten o'clock when he arrived at the doctor's front door. As the servant showed him into a small room on the right of the hall, he heard voices in an adjoining apartment, which seemed to him to be raised in higher tones than is usual in ordinary conversation. A man's voice, apparently somewhat agitated; a woman's pitched in a rather high key. Presently they ceased, and in another second the door opened, and Dr. Debenham entered. He looked at the elderly gentleman before him curiously, as if wondering what had brought him thither so late.

"Allow me," said the lawyer, rising and bowing graciously, for he had taken a fancy to John Debenham at first sight, "to introduce myself, Dr. Debenham. Mr. Timothy Wraxall, of Wraxall, Sharpe, and Wraxall, of Furnivall's Inn."

Dr. Debenham bowed, and pointed to a chair. He had no other idea just then, than that Wraxall was a visitor to St. Hilda's, who happened to need medical advice.

"What can I do for you, Mr. Wraxall?" he enquired.

"Nothing in the healing line, doctor," said the lawyer. "In fact, my business is not with you at all."

The doctor looked surprised, and a faint suspicion of coming trouble clouded his face for an instant.

"I don't understand," he began.

"Exactly. Let me make myself clear. There resides with you, Dr. Debenham, a young gentleman named Loveday, I believe?"

"Yes."

"It is with Mr. Loveday that my business is. But I daresay he is a very young man?"

"He is twenty-one."

"Just so. I had rather talk with you first. Dr. Debenham, this young gentleman is the son of Phineas Loveday, who was once a corn merchant in a large way of business here?"

"Yes," said the doctor, wonderingly. "But—"

"Please bear with me. You shall know all in good time. At present you must answer my few questions. How long has Phineas Loveday been dead?"

"Sixteen years."

"Did he leave wife, or children, other than this son?"

"Only his son, William."

"Were you acquainted with Phineas, Dr. Debenham?"

"He was my best friend," said the doctor.

"Ah! he seems to have been a good fellow," said Wraxall. "He was, I understand, much given to assisting people who were in necessity?"

"That is so," answered John Debenham, simply enough.

"Well, and he died poor?"

"He died poor."

"I suppose you never heard of a Mr. Oliver Lattimer, a merchant, of London, Dr. Debenham, in connection with Phineas Loveday?"

"No, I can't say that I ever did."

"Phineas Loveday once did Oliver Lattimer a service — a great service — Dr. Debenham. And Oliver Lattimer, who was my client, is dead. He died a week ago. His Will was opened to-day. Dr. Debenham, Oliver Lattimer, who had no family of his own, and no nearer relations than some cousins, for whom he did not particularly care, has left the bulk of his fortune to Phineas Loveday, or, in case of his death, to his, Phineas's heirs."

"Then—then this money comes to my ward, William?"

"Precisely—to William Loveday."

Dr. Debenham rose, and began to walk about the room. He was thinking how the good deeds of Phineas Loveday had remained unrewarded, and were now beginning to bear fruit. Few people knew so well as he how philanthropic a man Phineas had been; but he was only one of many who knew that benevolence had done something towards bringing Phineas down in the world.

"This fortune, Mr. Wraxall, is it a considerable one?" he asked at length, stopping in his walk, and contemplating the lawyer with serious eyes.

"My dear sir," said Wraxall, "it is a very considerable one. When the smaller legacies, and so forth, are paid, there will remain to William Loveday about a million of money."

"A what?"

"A million. Bless me, don't you know that Oliver Lattimer was one of the most successful merchants of his time? Why, his business was sold for two hundred and fifty thousand to a Limited Liability Company. Of course," concluded Wraxall, "I can't say to a thousand or two, but it won't be far off a million. It may be slightly over."

"And it all comes to my boy?"

"Every penny."

"You spoke of cousins. What have they got?"

"Five thousand each."

John Debenham's face fell. He had stern

ideas of right and wrong, and it seemed to him that Oliver Lattimer's ideas of justice were somewhat lax.

"Is that fair?" he said. "You will know better than I; but it seems strange that a million of money should go to a comparative stranger, while relations are left only five thousand each."

"My client—my late client," said Mr. Wraxall, "did not like his cousins. He liked Phineas Loveday. Though his liking took a strange form, inasmuch as he did not care to find out whether Phineas was dead or alive. But, my dear sir, where is young Loveday? I should like to see him."

"William Loveday," said the doctor slowly, "is—away from home."

"Away from home? That's unfortunate. But, of course, you will get him home and send him up to London as quick as possible."

"I can't do that."

"Can't do that?"

"I have not got his address."

Wraxall looked at Dr. Debenham curiously.

"That's strange," he said.

"He is moving about," said the doctor; "and all I can tell you is, that he will be here on Christmas Eve."

"Whew! Seven months."

"If I should see him sooner, I promise that you shall be communicated with at once, Mr. Wraxall."

"Well, seven months is no great time. In fact, we shall not be settled up by then. I shall attend to everything till I see Mr. Loveday. There is a house in Eaton Square which is ready for him. By the way, doctor, what manner of young man is this fortunate lad?"

"The best lad in the world," said Dr. Debenham. "Bright, handsome, good."

"He won't make ducks and drakes of his money?"

"No, sir. I only hope it will not separate him from me. But of course it will not."

"Did you—did you take him a charge from his father?"

"I did. He has been my boy—my son, I might say—ever since. I have no wife, no children, Mr. Wraxall, and Will and I have always been—"

The doctor broke off abruptly. Miss Priscilla entered the room with a candle lighted in her hand.

"John Debenham," she said, "it is approaching midnight. I have extinguished the drawing-room lights, and I will bid you good-night. Also, John Debenham, I forgive you for what you have said this evening."

Wraxall rose to go, a little frightened of Miss Priscilla. But that lady, disappearing, the doctor invited him to sit down again; and possibly, because his sister's appearance suggested it to him, he took the lawyer into his confidence, and

told him something of the reason why Will Loveday had gone out into the world to seek a fortune, when, all unknown to him, there was one waiting his disposal.

CHAPTER XI

MRS. FULLALORE'S BOARDING HOUSE

WILLIAM LOVEDAY'S first thought on the morning following his arrival in town was to provide himself with a quiet lodging, where he would be able to give himself up to work. He had spent the night at Spettifer's. By ten o'clock he had breakfasted, and was ready to set out on the hunt for lodgings.

Now, as most people know, it is no easy thing to lodge yourself in London. Old hands can find apartments in ten minutes. Long practice at escaping from irate landladies, slatternly maids-of-all-work, and nightly terrors in the shape of that insect which does most affect the London lodging house, makes habitués quick at vacating one home and finding another. But the young rustic on first coming to town is lost. Shall he go North, South, East, or West? And as each is a metropolis of itself, to what particular sub-section of North, South, East, or West, shall he go? In despair he flies to a newspaper, and looks out the Apartments Wanted to Let. Joy! They are legion—some one of them will surely suit him. Of course he does not want to spend

too much money on his lodgment, so he naturally turns to those of low figure. He marks half-a-dozen, and sallies forth. Happy youngster, if he is satisfied by night!

Will put the *Standard* in one pocket and the *Daily News* in another, and thought that out of the numerous addresses given in their columns, he would certainly find a suitable home. He consulted the first on his list, which informed him that he could have a separate bedroom for seven shillings a week, meals in common room, use of piano, etc., at a certain number in a street just over Blackfriars Bridge. This sounded excellent. Common Room! There was quite a University air about it. But the street, when he reached it, proved to be dingy and evil-smelling; the house, too, was not prepossessing in appearance, the bedroom at seven shillings a week was a small stuffy wooden box, over the top of which your next door, or next bed neighbor could peep, and the "common room" was an apartment where a dissipated young gentleman was thumping a stringy piano, and four or five equally dissipated-looking parties of foreign extraction were playing cards or dominoes.

He was somewhat disappointed, and Blackfriars Road is not a nice place to be disappointed in. There is a remarkable stuffiness about it, which extends from the Bridge itself to Kensington. Failure one.

Will looked out his next advertisement. It

was that of a widow lady at Wandsworth, who had a room to let to a nice steady young gentleman who would value Christian privileges—fourteen shillings a week. Will was too inexperienced in the ways of this world to know what Christian privileges were in the ideas of some people. He asked a policeman the way to Wandsworth and went. Crossing Clapham Common, he felt revived by the semi-country surroundings, and hoped that the widow lady's house might present the favorable characteristics exhibited in the advertisement.

The house proved to be a house and shop in the Wandsworth Road. The shop was devoted to toys, and the widow lady was behind the counter. She looked surprised to see so splendid a young man, and wondered if he was a duke run away from his mother. But she led the way to the very top of the house, which was a remarkably high one, and threw open the door of a room, which was so wide, that Will by stretching his arms, could touch both walls from the middle.

"I thought—er—your room would have been larger," he ventured to remark.

"Larger? Oh, this is a beautiful room. And look at the view. Why, you can see the Houses of Parliament and Westminster Abbey, and by standing a little this way, St. Paul's Cathedral. Larger?"

"You see I have been used to the country,"

said Will, "and a room like this seems small to me."

A lord in hiding from his creditors, decided the widow lady.

"My lodgers," she said, "have every advantage. They breakfast and tea with me—dinner of course in the city—or where they please. Then there's a circulating library downstairs, and you can have books out at half-price. And, oh, I ought to say, of course, you don't smoke? Oh, I couldn't bear a lodger who smoked."

Failure two. He went back to the city, for it was one o'clock by that time, and he was tired and hungry. Over a mid-day chop he looked at his list again.

Will looked at some more that would not do. He strolled back to Spettifer's, and began to smoke moodily. Then he thought John might be able to help him. So he took John into his confidence.

"I certainly do know of an extremely suitable place in Bloomsbury," said John. "Mr. and Mrs. Fullalore. They make a specialty of young gentlemen and ladies who are following the learned, scientific, and artistic professions. Terms very moderate."

So to this house Will wended his way. If Mrs. Fullalore's house seemed at all decent he was resolved on taking up his abode there. Outside it looked like most London houses, of considerable height, with a balcony from the first

floor, and a deep area, in the depths of which he caught a glimpse of a fiery-headed female domestic who—wonder of wonders!—wore a clean white cap. If he had known more of London he would have augured exceedingly well from this trifling incident.

He was shown into a small room, neatly and simply furnished, and ornamented with quite a collection of small water-color drawings, in one of which, to his great surprise, he recognized the old pier at St. Hilda's. Presently Mrs. Fullalore entered. A majestic lady who ought to have lived two thousand years ago, and then borne the name of Claudia or Agrippina or Poppœa. She saluted Will with a stately bow, and motioned him to a seat. He took the chair indicated, and opened his lips to speak. A gesture from Mrs. Fullalore stopped him.

"One moment, my dear sir, one moment, I beg."

Enter Mr. Fullalore. A tall spare gentleman, with thin whiskers, who could not by any possible chance have been called other than Samuel. He rubbed his hands, smiled at Will, and with a bow to his wife subsided.

Mrs. Fullalore inclined her head, as a signal that Will might proceed.

"I called," said Will, "to see if you have rooms to let. Mr. John Peckett, of Spettifer's, recommended me to call."

"A worthy man," said Mrs. Fullalore, in deep

tones, "whose daughter has acted as cook in our establishment for some years. Allow me to ask, Mr. Loveday, if you are engaged in the literary, scientific, or artistic professions?"

"I am hoping to be engaged in literary work."

"Good. At present we are very full of guests. We have a blind poet and his sister on the first floor, an artist on the second floor, a young lady of remarkable proficiency in music on the first floor back, and a rising scientist somewhat higher. The second floor back is vacant. Samuel, will you kindly explain to Mr. Loveday our principles."

Mr. Fullalore started to an upright position, and began to talk very rapidly, at the same time exhibiting great nervousness of manner, and a little hesitation in his speech.

"Oh—er—er, yes, my dear, yes. We are v—very ex—exclusive, Mr. Lovejoy."

"Loveday, Samuel."

"Oh, er, er, ten thousand pardons, Loveboy, Loveday, Mr. Loveday. We only admit young persons of the professions alluded to by Mrs. Fullalore. You have two rooms, you know; two rooms, and all meals are taken in common."

"We think that an admirable arrangement," said Mrs. Fullalore, "because it leads to friendship, to communion, and to interchange of ideas."

"Er, er, yes. Breakfast, you know," continued Mr. Fullalore, "breakfast is at nine, lunch

at one, dinner at seven. And the, er, er, the t—terms are—are thirty-five shillings per week."

"Thanks," said Will, "I should like to see the rooms."

"Samuel," said Mrs. Fullalore, "Mr. Loveday would like to see the rooms. The second floor back, Samuel."

"Er, er, oh, yes, of course. This way, if you please, Mr. Pobjoy."

He piloted Will up a flight of stairs. At the first landing Will caught a glimpse of a room through a wide-open door. It was evidently the apartment of some person of taste and culture, for his quick glance showed him shelves full of books, good pictures and innumerable small knick-knacks.

"The blind poet's rooms," whispered Mr. Fullalore, suddenly forgetting to stammer. "Most remarkable person. He published three volumes. Full of most beautiful thought. And that, ah, that—"

For a strange thing happened. Before they had time to ascend to the second floor there swelled forth, clear, full, beautiful, lifting heart and soul to heaven, and making its listeners forget the pains and chains of life, a woman's voice.

It was a simple enough song, one of those which some great singer makes the rage, and which young ladies, with no voice or too much voice, then proceed to murderously inflict on their unfortunate friends. But it was no ordi-

nary voice which sang it. It was such a voice as you do not often hear, one of those voices which gain in sympathy whatever they lose in force, and which achieve the height of vocal art by the success of their appeal to all that is best and noblest in humanity.

Will stood spell-bound. The voice ceased singing, he awoke again. Mr. Fullalore was three steps higher up.

"That, Mr. Lovewell, is Miss St. John's room. She is a pupil of the Royal Academy of Music, and a most promising one. Mrs. Fullalore is firmly convinced that she will eclipse Patti, Mr. Popjay, actually eclipse Patti!"

"I think Mrs. Fullalore is probably right," Will replied, "though I have not heard Patti."

"Mrs. Fullalore, sir, is always right. She, too, is an author—ahem, an authoress. She wrote the *Lives of Noble Women,* four volumes, small octavo. And these are your rooms. Lofty, airy, the very best place for a student or an author."

Which was quite true. They were beautiful rooms.

"Your neighbor across there," said Mr. Fullalore, "Mr. Chariot, is an artist. He, er, er, is the life and soul of our little community, Mr. Podgrove. You will get on well with him. That is, if you stay. I am sure I shall be delighted."

Will looked at the door indicated, and saw a remarkable sketch in oils on the center panel.

It represented a young man, seated on a camp-stool, with a bevy of fair damsels round him. Underneath was inscribed *Mr. Clement Marriott.*

"You are, er, looking at the sketch. That is Mr. Parrot himself. The, er, er, the—girls are, are imaginary. We will now descend, Mr. Lovebury."

And descending to Mrs. Fullalore, Will concluded all arrangements for his board and residence in the Fullalore mansion, and betrayed so much eagerness to share its privileges, that he was back with his portmanteau quite two hours before the bell rang for dinner.

CHAPTER XII

WILL'S FELLOW-LODGERS

"A NEW denizen of this learned, artistic, and scientific temple, eh?" said Clement Marriott. "And on my landing. I'll go see him."

He was a pleasant-looking young man. Twenty-five or six years old; small in stature, rather brown of skin, with a spiky mustache, blue eyes full of merriment, and a profusion of careless-ordered locks falling nearly to his eyes. He wore a velvet coat and waistcoat, and a pair of gray knickerbockers, and his shirt collar was large and loose, and confined to his neck by an enormous salmon-colored tie, which was knotted after the fashion affected by the late Lord Byron and his numerous followers. The room in which he stood, with his hands in the pockets of his velvet coat, was crammed from floor to ceiling with paintings in all stages of development. The walls might possibly have been papered, but not a vestige of them appeared from under the canvas armor which had grown there with time. Above the fireplace was set out a perfect army of pipes and cigar boxes, flanked by an old blunderbuss, and a couple of

Turkish scimitars. Odds and ends of similar character were strewed about the room. By the large window stood an enormous easel, bearing a large canvas, on which the oils were still wet. Chairs of peculiar make stood about, and a large oaken settee flanked the fireplace. An oak table occupied the center of the room, and was covered with books and papers. Two brass men held candles in both hands in the center; another brass man presented a bowl full of ink. Clement Marriott's apartment was certainly an artistic one, if somewhat disorderly.

Clement filled a huge meerschaum pipe with tobacco, lighted it, and went across the landing to Will's room. Knocking at the door he was told to enter.

"Hail, new inhabitant of Fullalore's," he said. "I am Clement Marriott, knight of the brush."

Will had been disposing his papers in an antique secretaire which stood opposite the door. Instinctively he held out his hand.

"Thanks," he said. "It's very good of you. My name is William Loveday."

"That's all right, Loveday," said the artist, seating himself. "Smoke? Have one of my cigars. We will be good friends. Papers? Pray what is your line? Of course you are either learned or artistic or scientific. Anybody who isn't, don't get taken in here at Fullalore's. Not

a poet, I hope? Oh, that's a good thing. We have one poet—Weston, downstairs. Blind, poor chap. So you write tales? Never published one? Good, I will draw some pictures for your first book. And talking of pictures, this room looks rather bare, eh? The last fellow who had it was a philosopher. I'll proceed to embellish these bare walls."

He seized Will's hand and dragged him across the landing. Arrived in his own room he mounted a chair, and began to select half-a-dozen pictures from the walls, piling them one by one in his new friend's arms. Then he found a hammer and nails, and led the way back.

"I do all the decorating in this house," he said, proceeding to nail the pictures up in various appropriate positions. "When I am hard up, the Fullalores take it out in pictures. When Farrar's hard up they take it out in science. When you're hard up they'll take it out in fiction. Weston never is hard up—funny thing—but if he had to be, they'd take it out in sonnets and such like. Miss St. John is never hard up either, but they take it out of her in song all the same. Awfully accommodating people, Mrs. Fullalore and Samuel."

"I should think so. Miss St. John—is she the musical prodigy?"

"Right. Sings awfully well. You'll hear her to-night after dinner."

He came down from his chair and surveyed the walls with satisfaction.

"Looks rather better, eh? When you've filled that book-case, and covered that table with literary impedimenta, it'll do."

"Did you paint that little sketch of St. Hilda's which I saw downstairs?"

"Of course. Do you know St. Hilda's, Loveday? Native place? Ah, I was down there for a week once—two years ago. Wonder we didn't meet. I—hallo, there's the dinner bell. Look here, you needn't array yourself in regulation attire at Fullalore's. We eat our food here without bothering about swallow tails. Let's wash our hands and descend."

When they reached the drawing-room they found Mrs. Fullalore seated alone, Samuel being at that moment engaged in putting some final touches to the dinner table.

"Ah, Mr. Loveday, so you have already made the acquaintance of Mr. Marriott? That is well. You are a little frivolous, you know, Clement, but I am sure your heart is in the right place."

"I am sure it is, ma'am. Beats as equably as ever."

"I will introduce you to our other young people, Mr. Loveday. We are a happy family, are we not, Clement?"

"We are, ma'am, we are indeed."

"Never have been blessed with children, Mr.

Loveday, it affords me the greatest delight to gather young people around me. Samuel is also delighted. You are looking at that calf-bound book? That is the first volume of my *Lives of Noble Women.* It was successful. The *Universal Admiration Journal* predicted for it a lasting renown. Ah, here, is our musical prodigy. Alma, my dear, allow me to present a new inhabitant of our little home."

Will turned in the girl's direction. He saw a little, plump, merry-looking brunette, with dark hair and laughing eyes, who smiled at Mrs. Fullalore, and gave him her hand with another smile, which was quite confiding. Somehow he was a little surprised. The voice of the afternoon was yet ringing in his ears, and it seemed to him that he had expected its possessor to be a creature of more ethereal presence than the girl who now stood regarding him.

"I thought we had secured another associate," she said, "because I heard Mr. Marriott talking very loudly to some one over my head, and knocking nails in the walls."

"Mr. Marriott has been beautifying my rooms," Will said.

"Has he beautified them as he did mine? Such wonderful pictures as mine are! Two or three engravings of famous race horses, a couple of great pugilists, and a set of Frith's *Road to Ruin.*"

"Ah, but, you know," said the artist. "That's just it. Art is a great factor in educating the people. Now, Man wants Feminine influence. Woman needs Masculine. So I put male pictures in the lady's room, and female pictures in the men's. And it works beautifully."

"Oh, it is very pleasant," said Miss St. John, with another smile at Will. "But you know, Clement, girls who come to see me think I am horsey, which could not possibly be."

"That's because they've never had an artist education," said Clement. "So few people know anything about pictures."

"Here is Mr. Farrar," said Mrs. Fullalore. "Come here, Mr. Farrar, and let me introduce Mr. Loveday."

Farrar came forward. He was an old young man of twenty, with an enormous forehead, from which his light hair was rapidly wearing away. When you looked at him you were unconscious of anything but his forehead and his blue spectacles. Closer examination would have revealed his somewhat old-fashioned coat, his very ill-shaped trousers, which barely reached the tops of his shoes, and revealed a generous width of white socks, and his habit of perpetually rubbing his chin meditatively with one hand.

"Ah, yes," he said, looking over the blue spectacles at Will, "Mr. Loveday. How do you do, Mr. Loveday?"

He sat down by Will's side, and began to talk in a quiet, dreamy manner, while Clement entertained Mrs. Fullalore and the musical young lady with an account of his day's work.

"I suppose," said Mr. Farrar, "that you are engaged in literature, or perhaps science. You don't look like an artist, that is, if my theory about appearances is right, you do not."

"I am not an artist," Will answered, "but may I ask what your theory is?"

"I thought my theory could not fail. It is this. That a man's mind is indexed by his outward appearance. For instance, no one could mistake Marriott for anything but an artist. No one but an artist would wear such peculiar attire. Weston—but you have not seen him, I think—dresses like a poet."

"A very simple theory," Will said. "Let us put it into practice. What am I?"

Mr. Farrar carefully adjusted his blue spectacles, and looked his companion over. He was some little time in doing so.

"I should say," he said at length, "that you are an athlete."

Will laughed.

"Your powers are certainly remarkable," he said. "I am very fond indeed of athletics. I have done a good deal in that way. But then, you know, it is only literary, artistic, and scientific people who are admitted here."

"Then you have published a book of travels."

"I have published nothing. But I have written some stories, and I want to sell these, and then to write more."

"A novelist? Dear me, let me look at you again. I am quite sure that there is a clew somewhere. I don't see just now, but I will observe you more closely. And so you are writing tales. Did it ever strike you what the present age wants is a scientific novelist?"

"A scientific novelist?"

"Exactly. I have read few novels, but they all dealt with a passion—love. So far as I remember there was a marriage—and very often an infant—at the end of all. Now, you know, that is purposeless. If some man with the story-telling faculty would develop a scientific, let me say a mathematical novel, it would be most interesting. For instance, taking x as a starting point, and—"

But Mr. Fullalore had entered the room, and there was a general rising up.

"We shall have to forego our little musical reunion to-night, I fear," said Mrs. Fullalore, when they had gathered round the dinner-table, "poor dear Mr. Weston has got one of his dreadful headaches, and will not be able to come down."

"I think I heard you singing this afternoon," said Will to Miss St. John, who was next him.

"This afternoon? Ah, no, that was not my voice at all. It was Mr. Weston's sister, Mary. She sometimes comes to my room and sings to me."

CHAPTER XIII

WILL'S FIRST SUCCESS

WHEN Mrs. Fullalore had dropped off to sleep in an easy chair, and her husband had escaped from the drawing-room to smoke a pipe in the privacy of the back yard, Clement Marriott nodded significantly to Miss St. John, and said, "Come," to Will, who was laudably engaged in endeavoring to understand Mr. Farrar. They all four went out of the room.

"We are going up to Weston's rooms," Clement announced. "We always do so when he's stopped away from dinner. Coming, Farrar?"

Mr. Farrar consulted his watch.

"I am afraid not, Clement. I invariably enjoy the society of Weston, and of his sister; but tonight I have an engagement—a lecture at the Anthropometrical Society's house."

Will followed the others upstairs. Clement tapped softly at the door which Will had peeped through in the afternoon. A cultured voice bade them enter, and Will, bringing up the rear, saw in the dim light a young man sitting by the fireside, one hand supporting his head, while the

other rested on the shoulder of a girl who sat on the soft rug at his feet.

The room was filled with all those things which are dear to the hearts of artistic people. The books were arranged on quaint oaken shelves which only rose to half the wall's height. Above them hung a few good pictures, and between the pictures stood some small statuettes or busts cut from the marble. Underneath the window a large table, covered with books and papers, was placed. A cottage piano filled one recess, a small parlor organ occupied another. Here and there about the room stood large jardinières filled with flowers. Somewhere among them was a cluster of heliotrope, which filled the room with its fragrance.

Although it was early summer, and still light in the streets outside, the curtains of the window were drawn, and the blinds closed. And summer as it was, a fire burned cheerfully in the grate, and afforded all the light by which to see. It had been a warm day, and yet the room did not feel more than pleasantly cool. Will looked round him, and then his eyes went straight to the two figures by the fire. The girl had risen on seeing a stranger, and now stood looking at the newcomer; the blind man turned his head in the same direction.

Frank Weston, blind from childhood, was about thirty years of age, and yet he looked younger. Sometimes there was a tired expres-

sion about the lines of his sensitive mouth, and then the wrinkles came out in his forehead, and you saw that he was older than he seemed to be when something had induced his face to light up with enthusiasm. His broad forehead betokened the thinker; his mouth was an index to his generous nature. It was almost impossible to tell that he was blind at first, and when he began to talk to you, you could hardly believe that his full eyes did not see, for he spoke as if all things had been seen by him always. One paramount expression was ever in his face—that of a man who has done battle with the enemy, and, having fought the good fight, conquered.

And let me describe Frank's sister, his one friend, his life's companion, Mary Weston, as she looked to Will Loveday's eyes that evening. Alas! that words are so poor when one wants them so badly. It is not that she was not beautiful with mere beauty of skin and outline, but that her face betokened all those qualities which are gathered together in a pure and good woman, and which words can inadequately define. It was a beautiful face—a face of rich, clear color, with deep gray eyes, wherein were depths which only love could fathom, with a sweet mouth made for womanly kisses, and words of good counsel and priceless affection, with firm round chin, all framed in a mass of brown hair, which shone like gold wherever the light fell on it.

She was of that gracious presence which is

naturally associated with the best types of womanly beauty, and her form was full of those qualities which make the perfect female figure. So much for mere detail of appearance. That can be described in words, but the rest cannot. You can find words to tell the color of an eye, but you can find none to describe the soul that looks through it.

These two, brother and sister, orphans at an early age, were truly all in all to each other. Fortunately, they were possessed of enough money to make life a pleasant thing for them. For Frank Weston there had been no dreary battling with fate, no anxious effort to make a shilling do the work of a pound. He had been able to surround himself and his sister with all that either cared for.

Mary's eyes did for both, and so well did she describe things, that Frank was at no loss to speak of things which he had never seen. She was quick to anticipate his every want. She used to read to him, she wrote for him, she saw and observed for him. And in return for all she got such fraternal affection as few brothers give.

"Frank, old man," said Clement, "we have brought somebody to see you—a new inhabitant of this learned, scientific, and artistic establishment. Mary, this young giant's name is William Loveday, and he is going to make his fortune by writing novels."

The girl looked at Will with a quick glance of interest. She had known so many young men who were going to make name and fame in the manner mentioned, that a new aspirant was naturally interesting to her. She gave him her hand, and then placed it in her brother's. The blind man's delicate fingers gave Will's broad palm a hearty squeeze.

"I am very pleased," he said. "I cannot see you, Mr. Loveday, for I am blind. And so, Mr. Loveday, you are going to make your fortune by writing novels?"

"The novels, I am afraid are Marriott's fun. But I mean to do my best."

"Which means," says Frank, "that you will succeed if you have the right stuff in you. It is all a question of perseverance, and of having something new for your public."

"I know," said Marriott, "that you are dying, Frank, to hear what this new fellow is like. There is Mary taking an inventory of you, Loveday, so that she can tell Frank all about you when we have cleared out. Let me be showman, Mary. Frank, imagine a sturdy Yorkshireman of six feet, with broad shoulders, a complexion that would do credit to a farmer or a sailor, gray eyes which are rather too big, brown curly hair, and ditto, mustache."

"I see him," said Frank. "A young god."

"You ought to feel flattered, Loveday. Your headache, Frank—is it better? Mrs. Fullalore

is very anxious about you, and so is Samuel. And now what are we going to do?"

"Alma will sing for us," said Frank.

"But that will make your headache worse, Frank. You know I screech sometimes. I feel screechy to-night."

"Then Mary will read to us," said Clement. "That is, she will if Alma promises not to go to sleep, as she did last time."

"It was one of Mr. Quish's novels," said Miss St. John, "and I don't like them, and I was tired."

"I will," Mary said, "if no one objects to reading."

"I have a good idea," said the artist. "Let Loveday, here, make his bow. He has lots of manuscripts. Loveday, fetch us a tale, and Mary shall read it."

"Yes," said Frank, "that is a good idea, Clement."

"I am afraid," Will began, "that you wouldn't like it. You see I have never had my things read in public. My guardian has sometimes read them, but—"

"We are not a public," said Marriott. "We are a private gathering, and no one is critical in this house except Mrs. Fullalore, who is asleep, and Farrar, who is out. So go, Loveday, and bring forth the manuscript."

Will looked at Mary Weston. Something in

her face decided him. He left the room and returned with one of his stories.

"This is the last thing I wrote," he said; "and it is not mine, for it is true. I have only told it."

Mary took the bundle, and untied the string.

"See," she said, "it is tied up with the string of a tennis shoe! How unromantic! Do you remember, Frank, how we used to tie up your verses with blue ribbon, and poor Mr. Octavo's manuscripts, which went out to the publishers so many times, and always came back rejected, were done up in pale pink? You are at least practical, Mr. Loveday. And now I am going to read. Clement, if you like you may smoke; and so may Mr. Loveday, if he likes. Frank will please himself."

And then, when the three men had lighted their pipes, and Miss St. John had made herself comfortable on the sofa, Mary resumed her old place by her brother's knee and began to read.

"The story," she said, "is called, *A North Sea Idyll.*"

I don't know whether you, my reader, have ever had any of your literary "things" read to yourself and a small audience by a pretty woman; but if you have you will not easily forget it. If the reader is sympathetic and clever, the story or the poem comes out with such new force that its author hardly recognizes his own work. That, I think, is because no author is clever enough to appreciate his best conceptions,

or, at any rate, to bring them, creations of his own as they are, before his own eyes, as the reading aloud of some other person does.

Now Will's story was an uncommonly good one. It was written in a clear, straightforward style, and there was neither too much nor too little of it. It was a story of the East Riding coast, and its hero was a young fisherman, and its heroine a girl whose life was so unromantic that she actually made her living by selling fish in a basket carried upon her strong young shoulders. But these two had a very romantic story—a story which culminated in a terrible storm one gray October afternoon, when the red roofs were flecked with the spume and spray of the great waves, and the brown-sailed cobles were racing homewards, watched by the eyes of praying women and anxious men. Perhaps it was good because it was so simply told—told with utter disregard of polish or conventional phrasing, and yet wonderfully artistic in its realism.

The audience proved a sympathetic one. As the story unfolded itself, the blind man leaned back in his chair and closed his sightless eyes. Three at least of his companions knew what that meant. It meant that he saw the things and people of which his sister read.

Then Clement's pipe went out, and instead of seeking another light, he stealthily produced a stump of pencil and began to sketch rapid lines

on the back of a letter. But Will saw none of this, for his eyes were fixed on the face of the girl who was so quick to interpret his work. He watched the color come and go; the light rise and soften and die away and come again in her eyes. Once or twice he saw the lines of her mouth tremble, and at one passage she felt for the blind man's hand and held it in her fingers.

But it was, perhaps, Alma St. John who felt the *North Sea Idyll* most keenly. She fixed her eyes on the reader's face, and as the story progressed she half rose from her recumbent posture and began to grow restless and uneasy. And at last, when the tale was finished she rose to her feet.

"Hush!" she said. "Oh, I see it all! The storm—the pier, and all the poor things on it, waiting for the boats with their husbands and sweethearts on board. I am going to play it."

She sat down at the piano in the recess and began to play. Clement extinguished the lights, leaving the room lit only by the leaping fire. And then Will found out that just as the poet can describe in words, so the musician can describe in sounds.

The music began softly, and in a low minor key. Twice came the ripple of waves across the pebbles of the beach, occasionally breaking into louder murmurs against some solitary rock, or sweeping with serpent-like motion down some sand-valley formed by the midnight tide. Above

was cool gray sky, and the white smoke rose against it from the red roofs—this was peace. Then came a louder movement. Voices of bearded men on the pier mingled with the rattle of shrouds and the flapping of sails swaying lazily against the corded masts. And into that there stole subtly, sweetly, a succession of chords that prefaced a theme of joy and happiness, not unmingled with sweet anxiety and mysterious fear, because Love knows all these things and hides them in its heart. Through this stole a man's voice—pleading, tender, strong; and a woman's—trustful, dependent, proud in its very humility. And then came trouble, suspicion, even hard words, and with them mingled the lap, lap, lap, of the rising tide against the moss-grown walls of the pier; and with a movement, wherein mingled reproach and pain, came the sailing of the cobles and the parting of the lovers between whom a cloud had arisen, even as the clouds were rising far out beyond the horizon. And then, after quick regret and passionate remorse, came the rising of the storm, and the sobbing of the waves in the nooks and crannies of the rocks. Slowly and surely it mounted higher, till the sobbing of the waves and the screaming of the curlews made one great wail with the howling of the east wind. Through all this rose the voices of strong men, and the sobs of women and children, and with them mingled the unspoken prayers of the girl crouching on the

quay, with eyes fixed stolidly on the red sails far out in the storm. And this, too, died away, and the end came with a calm sea and moonbeams across the dark waters, and on the beach fragments of wreck, but with the lovers, penitence, and forgiveness, and love.

The music stopped. Alma rose, looked round on the spell-bound faces, and, without a word, left the room. As she passed Clement he touched her hand, but said nothing. The blind man sat up, gave himself a shake, and spoke.

"Alma has answered for all of us," he said, turning his head towards Will. "You will be successful. You rouse, you interest; you do more still, you suggest. It is quite certain that you will succeed, if only you keep to what is true, and beautiful, and good."

CHAPTER XIV

DEVELOPMENTS

MR. WRAXALL left Dr. Debenham's house with two distinct impressions on his mind. First, that Miss Priscilla had made matters decidedly unpleasant; second, that Will Loveday must be found and put in possession of his fortune as early as possible. It was quite out of the question that a young man, to whom a million of money had been left, should be practically lost in the wilderness of London for seven months, endeavoring to make his living by means of his pen. Mr. Wraxall had a great respect for the pen when used in legitimate ways; but he thought it incongruous that a millionaire should use it after the fashion of an inhabitant of Grub Street. And possibly William Loveday might be one of those young fools who imagine that the first publisher they go to will rush at the miserable stuff they have written for the admiration of a too indulgent home circle. In that case Oliver Lattimer's heir must be found at once.

"It seems to me," said Dr. Debenham, "that the best thing we can do is to wait till Christmas, when the lad will certainly return. He will

come to no harm in the meantime. You see, he says in this note that he will apply to me if he wants anything."

"I can't agree with that view," Wraxall replied. "We don't know what might happen before Christmas. He might be killed, and then there would be considerable trouble about Lattimer's money. No, you must bring this impetuous youngster to light, Dr. Debenham, and that as quickly as possible."

"Come and breakfast with me in the morning," said the doctor, "and we will talk things over again."

And Mr. Wraxall went, and they talked things over, but with no better result. The doctor veered round to Wraxall's opinion; but the difficulty still remained of getting a clew to Will's whereabouts.

Mr. Wraxall remained at St. Hilda's for three days. He wandered about the sands and the harbor, and occasionally chatted with old inhabitants, who remembered Phineas Loveday. He found that Will's father was spoken of with infinite respect by the people of the town; and that the good actions done to Oliver Lattimer and Dr. Debenham were only two out of many similar benevolent deeds.

"He had a power o' money once," said an old fisherman, "and they did say as how he gave and gave till he'd nought left for himself."

The lawyer shook his head over this instance

of indiscriminating charity, and went slowly back to his hotel. In the hall he saw Dr. Debenham, evidently somewhat excited.

"I have had a letter from Will!" said the doctor.

"Does he give his address?" asked Mr. Wraxall.

"Unfortunately he doesn't. He says that he has secured very suitable lodgings, and is getting to work. Also that he will write to me every week and let me know of his goings on; but he will not give me his address, because he is afraid I should run up to town and persuade him to come back here, and that he will not do till he has made his fortune. He adds that, however he gets on, he will come here at Christmas."

"Oh, what a stupid young ass! And here is a million of money awaiting him! Well, I don't know what's to be done. I shall have to cook up some story for the family. Say he's away traveling, or something of that sort. But my advice to you, Dr. Debenham, is—come to London and endeavor to find him out. The sooner things are settled the better."

And then Mr. Wraxall went away to London, and the doctor began to fall into his old style of life. He missed his boy's society, but somehow he was consoled by the thought that Will was comfortable, and engaged in the work he liked best. He looked forward to the approaching Christmas, and wondered what Will would say

about the Lattimer legacy. And he made matters straight with Miss Priscilla, and after talking seriously to her, asked her to continue as an inmate of his house. But from that eventful evening, when he found that his boy had gone away, it was noticed that Dr. Debenham was really ruler of his own establishment, and that his sister was just a little subdued and somewhat frightened of her brother.

Meanwhile Will Loveday settled down at Fullalore's, and began to work definitely and with serious purpose.

"There is no royal road to success in literature," Frank Weston had said to him. "You will have to begin at the bottom of the ladder and fight your way to the top. There are some people who imagine their success is assured if only they secure an introduction to an editor."

"As poor Mr. Octavo did," said Mary, interrupting her brother.

"Ah, yes, there is a case in point. Octavo came here under the impression that if he got to know 'a few of the right people' as he called editors and literary men, his stories, of which he had quite a collection in manuscript, would very soon be disposed of. We endeavored to show him that there is no test so sure as the sending out your productions for approval, but he would not be convinced."

"Poor fellow!" said Mary, "why he was not convinced is very easily explained. He had sent

out story after story, always to receive the manuscripts again, 'declined with thanks.' "

"And then," said Frank, "he imagined that the editors, to whom his work was submitted, never read it. So, to please him, we introduced him to Mr. Quish."

"Because Mr. Quish," said Mary, "having been through the mill himself, is very indulgent towards young authors."

"And what did Mr. Quish say?" enquired Will.

"Mr. Quish," Mary answered, with an amused glance at her brother, "was rude, very rude indeed. He told Mr. Octavo what we had often hinted—that his ideas were poor, and his mode of communicating them poorer still. And when Mr. Octavo pressed him to enter into details, he told the poor boy to go back to his desk. For Mr. Octavo had been a clerk."

"They *were* funny stories, though, those of Octavo's," said Clement, who had stolen into the room while Mary was speaking. "I say, do you remember that one about the infant desperado of the Far West? I really think the *Boy's Own Horror* would have taken that. Well, anyway, Octavo's happy at last. I saw him an hour ago in the City. He has got a rise of twenty pounds, and is going to take his young lady and her mamma to Margate. And he sent his compliments to you, Mary, and instructed me to tell you that he has begun to write poetry."

"Then he must indeed be happy," said Mary.

"I think," said Will, still dwelling on the terrible treatment meted out to the unfortunate Octavo, "that I had better not send any of my stories to Mr. Quish. By the way, who is Mr. Quish?"

"Mr. Quish? Oh, Mr. Quish is a delightful character. He is a Fenian, or something of that sort," said Mary, "and he edits the *Cosmopolis Monthly.*"

"Oh," said Will, "I think I have seen the *Cosmopolis* once or twice."

"But then, Loveday, you know Quish's novels, don't you?" said Clement.

Will laughed and looked round with an apologetic air.

"Do you know," he said, "that I have scarcely read any novels at all? Only Scott, and Dickens, and Thackeray. I think I could count all the others on the fingers of one hand."

Frank clapped his hands delightedly.

"How beautiful!" he said. "Fancy meeting a man who has been so well educated, that he has only read Scott, and Dickens, and Thackeray! And imagine the vast amount of soul-killing labor he has been spared."

"And also imagine the tremendous amount of soul-delighting reading that lies before him," said Mary.

"I think Miss Weston is right," said Will,

"and—I think Mr. Weston is right too," he added, after a moment's thought.

"They are both right," said Clement. "Of the two, I think Frank is most right, though. My only idea is that I have read so many novels, that they are all mixed up in my brain."

"But the novels you read, Clement, are not of an artistic class," said Mary. "You are a true patron of the shilling dreadful."

"Nevertheless," said Clement, "I know my Thackeray and my Dickens. And the two finest pieces of fiction in the English language, in my opinion, are the death of Colonel Newcome and the scene at Cheeryble Brothers, when everything comes right."

"No," said Will. "The finest thing in Dickens' is where Newman Noggs wipes Kate's eyes with the duster."

Mary looked at Will with new interest. He gave his opinion with such an air of conviction, that she seemed to gain a new light on the passage he spoke of.

"I think Mr. Loveday is right," she said presently. "And it is because he recognizes the wonderful power of laying bare the best feelings of the heart, which Dickens displays in the passage he refers to. But I suppose we all have our favorite passages."

"If we asked Alma what her favorite passage is," said Frank, "she would perhaps bring up

Loveday's word-picture of that terrible equinoctial gale."

"I have not forgotten her turning it into music," said Mary. "What did you think of it, Mr. Loveday?"

"I thought it was most wonderful. Does Miss St. John often improvise in that way?"

"Only when she is very much moved. There have been two occasions before. One was when I read her a new poem which Frank had written. The other was when Clement painted his Academy picture, or rather when he carried it down here one morning, and showed it to us all assembled in solemn conclave. The poem was a very dreadful ballad of a supernatural character; the picture was called *The Village Bridal.* Clement, do you remember—"

But Clement was gone, having, for some reason or other, slipped away when Frank began speaking of Alma.

"Frank," said Mary, when Will had gone away to his work, "I believe Clement is in love with Alma."

"Do you think so, my dear? But why not? They are young and happy, and all the world is before them."

"If only she loves him, too," said Mary. "It would be nice to see a real love story go on under our eyes."

Will went to work according to Frank Weston's instructions. The blind man was very

good to him in those days, and was so kindly of nature, that he offered to perform the part of critic to Will's stories. There were a great many of them, for the lad had been scribbling for three years, and had made use of all the East Coast legends at his disposal.

Some of these early efforts were crude and essentially juvenile, and their manuscripts went into the fire. Others were put aside to be revised. When the weeding process had been performed, Will had a dozen manuscripts on his hands, which Frank and Mary declared good enough for publication. So he began to send them out. And here again Weston's experience was valuable. He explained that an editor will often reject a contribution, because its style is not that of his magazine. Therefore, a great thing is to have enough knowledge of contemporary periodical literature, as to save time and trouble by avoiding this difficulty.

One story, the one which had affected Alma St. John so startlingly, Mary insisted on sending to an editor friend, Mr. Quish. And as it turned out, this was the first practical success which Will experienced. For the other manuscripts came back again and again.

Thus several weeks passed away. Will Loveday stuck to his work, getting a little thinner, and losing a great deal of his healthy tan, and finding the money in his purse grow smaller in amount every day, but yet hopeful and writing

letters to John Debenham, which seemed to the good doctor very sanguine. Dr. Debenham had done nothing towards finding his boy out, for he wanted Will to have his own way; and though Mr. Wraxall kept urging him to come to town and do something, he remained at St. Hilda's.

Wraxall had told the Lattimer family that he had found the heir to Oliver's fortune, but that he was away from home, and would not return yet awhile. The ladies and Charles took the news equably, and so did Willoughby Mainwaring; but Captain Lattimer wished young Loveday would turn up at once. For Gladys had now been an inmate of Mrs. Lancaster's establishment for six weeks, and Philip had a certain reason for wishing that things were definitely settled.

CHAPTER XV

A COMMON IDEA

MRS. LANCASTER took to Gladys quickly and naturally. Philip's daughter was one of those gay butterflies which love sunlight and flowers and everything that is sweet and delightful, and Mrs. Lancaster's tastes were very similar. Then the sprightly widow was very fond of having attractive young people about her, and she said to herself that Captain Lattimer's daughter was the most attractive young woman she had seen for several years. She began to turn matrimonial schemes over in her mind, and had daily visions of a grand wedding; and nightly dreams of the splendid scene at St. George's, or some other fashionable temple of matrimony. And all of a sudden she remembered that Philip Lattimer had mentioned that his cousin's fortune had gone to a young man, who in all likelihood was not married. That, of course, was the husband for Gladys. She waited Philip's next call with feverish anxiety.

"You told me," she said, when she had got Captain Lattimer in a corner to herself, "that

your cousin Oliver's money had gone to the son of the man to whom Oliver willed it."

"Yes," said Philip, "that is so."

"And where is the young man? What do they call him? What is he like? How old is he? Is he good-looking, educated, presentable?"

"What a string of questions, madam! The lad's name is Loveday—Thomas, or John, or some such name,—and he is of age. More than that I cannot tell you."

"But you must find out, you must see him, you must bring him here."

"Bring him—here?"

"Of course! Don't you see that this fortunate young man is the very husband for Gladys?"

Philip's face gave a curious twitch. Keene had suggested that same thing, he remembered.

"Ah!" he said, pulling at his mustache. "Now that's very clever of you, Mrs. Lancaster, very clever indeed. Of course it would be very pleasant—bringing the money back into the family, don't you know."

"Where is this Loveday?"

"That, my dear madam, is just what I want to know."

"Then really, Captain Lattimer, you are a—well, you are most foolish."

"But," said Philip, spreading both his hands, "what am I to do? I'm sure I want to see the

fellow very badly To tell the truth, I was going to appeal to him to divide the money with—with the family But, unfortunately, he is traveling somewhere, and Wraxall does not expect to see him before Christmas."

"Whenever he does appear," said Mrs. Lancaster, "he must be brought here. Of course, if he is married—"

"He is not married."

"Then he must marry Gladys."

"It is a clever idea," said Philip, "very clever. But how do you intend to carry it out?"

"Leave that to me," she said.

"But he may not care for Gladys."

"May not care for Gladys? Not care for Gladys, indeed! Why the girl might marry a peer."

"I think, on the whole, that Loveday would be preferable," said Philip.

"I wonder you did not think of it before now, Captain Lattimer."

"Well, Keene thought of it, anyhow."

"Keene? Who is Keene?"

"My solicitor. You know Keene and Sharpe, of Marlborough Street, don't you? There is no Sharpe. He is dead, long since; and my Keene is son of the original Keene. I suppose he is of Hebrew nationality, but you really couldn't tell it. A very sober fellow."

"And he suggested that Gladys should marry Loveday?"

"He said that it might be well if the Loveday boy fell in love with my girl."

And Philip remembered something else. When Mrs. Lancaster sprang her little scheme on him, there flashed across his mind the words with which Mr. Keene had left him, "You would make an excellent papa-in-law to a millionaire." And it struck Captain Lattimer very forcibly that such a *rôle* would indeed be a most fitting one for him.

"We can do what we can," he said musingly, and looking at Mrs. Lancaster with speculative eyes. "Of course he would make handsome settlements."

"Well," said Mrs. Lancaster, "take care that he is brought here as soon as he returns from his travels. Meanwhile I shall contrive to keep Gladys from any entanglements."

"Bless me! You don't mean to say that the child has any suitors already?"

"My dear Captain Lattimer, has she not been here a month? And is she not a woman? And is not my house usually filled with male creatures?"

"Oh, yes, of course."

"I am quite sure Tasso Morrell has fallen in love with her, and so did Herr Schliesenbach, the great German philosopher. But Tasso is a fool, and the German is dirty and eccentric and neither will do."

"I don't understand this sort of thing," said

Philip. "It seems strange that a girl, who has been shut up all her life in a convent, should come forth and immediately set about marrying somebody."

"Oh, good gracious, what an idea! I said nothing about Gladys wanting to marry anybody. It is the men who are anxious to marry her. At present the child has plenty of amusement in looking about her."

"Well," said Philip, "I shall feel satisfied if she marries Loveday, because it will bring Oliver's money back to the family, and Gladys will be able to have everything she has a right to expect."

The Captain then left, and before he had well left the house, it occurred to him that it might be well to call on Mr. Wraxall, and find out whether Oliver's heir had returned from his travels. Philip, in common with his brother and sisters, had very misty ideas as to William Loveday's whereabouts. Wraxall had informed them that Phineas was dead, and had left one son—a young gentleman, who at present was absent from home. And Miss Penelope, having at once suggested the Holy Land, Mr. Wraxall did not contradict her. Therefore, if Philip Lattimer thought of the fortunate youth, who had inherited Oliver's million, it was as a conventional tourist in a light tweed suit, standing by some Eastern ruin, or climbing towards the top of the Pyramids, in happy ignorance of the

fact that an immense fortune was awaiting him in England. For Wraxall had told them that though Loveday wrote home, yet there was no means at present of communicating with him.

"Have you had any news of Mr. Loveday yet?" he inquired, when he and Wraxall had shaken hands, and Philip was installed in the lawyer's easiest chair.

"No news yet. That is, no further news. But there is no hurry, Philip."

"No," Captain Lattimer said, "there is no hurry. Still I suppose it would be better if things were settled, would it not?"

"Undoubtedly. But there is little to settle. And then it is only six weeks since Oliver's death. You are not in immediate want of your money, are you?"

"No—not at all. So long as I get it within reasonable time. By-the-bye, I should say Willoughby Mainwaring would be glad of his, eh?"

"No doubt Willoughby would. But it is always easy to raise a hundred or two, Philip."

"Yes," Philip said, "if one knows where to go, and possesses reasonable security."

"If Willoughby wants money he will get it," said Wraxall. "But I don't think he needs it just yet. He will need it by-and-bye."

"Ah, indeed?"

"He is possessed of some foolish idea that when he gets his legacy, he will found a news-

paper. Found a newspaper with a paltry five thousand pounds!"

"That means," said Philip, "that Willoughby will be as badly off as ever within a month or two of touching his five thousand."

"Philip, where is your daughter? A nice fellow you are to keep a pretty girl out of sight so long, and then bring her on the scene so suddenly."

"My daughter is living with Mrs. Lancaster. You know Mrs. Lancaster. As for my sisters, we never did get on, and never shall. Between you and me, Wraxall, my daughter would not have come on the scene just yet, if I had not expected a larger share of Oliver's money."

"I daresay not. And what are you going to do with her? I hear she is a beauty. I must call at Mrs. Lancaster's some day and see her. I should imagine, Philip, that Mrs. Lancaster will do her best to find Miss Lattimer a husband."

"I suppose the girl will marry somebody. She *is* a beauty, Wraxall."

"It would not be a bad thing for her, Philip, if this young Loveday should fall in love with her when he appears on the scene."

Philip let his eyeglass fall.

"Bless me!" he said. "That's the third time I have heard that proposition. There must be some fate in it."

"What, that your girl should marry Oliver's

heir? My dear fellow, it seems quite a natural thing. And, by all accounts, Loveday is a likeable young man. His old guardian, Dr. Debenham, gives him a tremendously good character."

"I wish he would return!" said Philip.

Wraxall laughed.

"Wait a little," he said. "He is on his way from Jerusalem to Jericho. And he will be among the thieves soon enough, Philip. I wonder if he will need the services of a good Samaritan?"

But Captain Lattimer did not see the point of the lawyer's remarks, and he went away under the impression that Will Loveday was in reality traveling from Jerusalem to Jericho. In that case he would not be home just yet.

Outside his chambers he ran up against Mr. Keene.

"Ah," said the latter, "I was coming to see you, Captain Lattimer. Shall we go up?"

"Yes," Philip answered, "we will go up. Anything wrong, Keene?"

"Wait till we are in your rooms. Though there is nothing particularly wrong."

As they went up the staircase to Philip's rooms, they became aware of a strange and wonderful noise. A noise in such a grave and stately establishment, wherein dwelt peers of the realm, and retired army men, and superannuated admirals, and learned legal luminaries, and even a bishop, who had given up the cares of a

diocese, and had retired to write a book on the Greek verbs! It was a profanity, to say the least.

"What on earth is that infernal row?" said Philip.

The noise became louder as they ascended. It was composed of peals of laughter, which more than once broke into absolute yells, coupled with the turning over of heavy articles of furniture, and the rushing about of people.

Philip's servant suddenly appeared at the head of the stairs in a state of much excitement.

"If you please, sir," he said, "two young ladies, sir, in your rooms, sir, a carryin' on dreadful, sir. I can't do nothink to stop 'em, sir; and Major Chowser, sir, has been swearing till he's nearly had an appleplectic fit, sir."

Philip flung open the door of his sitting room. The furniture was in wild confusion; and there, chasing each other round the room like wild things, were his daughter and Dolly Lancaster.

CHAPTER XVI

MR. KEENE'S PROPOSITION

WHEN Gladys and Dolly had taken their departure amidst a shower of expostulations from Captain Lattimer, who very much objected to an invasion of his apartments by young ladies, Mr. Keene sat down and confronted Philip with a serious look.

"That," he said, with an inclination of his head in the direction of the staircase, "is your daughter, Lattimer?"

"The eldest—yes."

"I thought so. Though you did not take the trouble to introduce me. She is very like you, Captain Lattimer."

"Do you think so, Keene? I fancy she takes after her mother."

"Possibly. But she has your nose and chin, and a general resemblance. Well, she is a fine girl. Lattimer, what are you going to do with your daughter?"

Philip started at so sudden and direct a question.

"I—I don't know," he replied, feebly. "It's

so difficult to know what to do with girls, Keene."

"She ought to marry."

"Yes, I suppose so. If you remember, Keene, you said once that it might be well if she married the fellow who has got Oliver's money."

"I remember saying so. It might be well. But where is the young man who has got Oliver's money."

"Traveling somewhere."

Mr. Keene smiled, looking at Philip as if to find out whether the latter really believed what he was saying.

"Rather unfortunate that the young gentleman should have chosen this particular time to go a-traveling. It may be a long time before he returns, Lattimer."

"Christmas at the latest, Wraxall says."

"By which time many things may happen. Well, Captain Lattimer, there is an old proverb which tells us that a bird in the hand is worth two in the bush. I think you might find a husband for your daughter before Christmas. For instance, what do you think of me?"

The question came pat and direct, and Mr. Keene's voice was as calm and unemotional as ever, as he put it. Captain Lattimer started, and stared at his companion.

"You, Keene?"

"Even so. Should I be disagreeable to you as a son-in-law?"

"Er—well, I suppose not," said Philip. "You see I have never looked upon you as a marrying man, Keene."

"No? And why? I am forty-three, sound in wind and limb, head of one of the most respectable firms in town, rich, with every means of making a young and beautiful wife happy. It seems to me that I am a very eligible party, Lattimer."

"Yes. But you're not serious in this?"

"When I peeped over your shoulder just now," said Keene, "I saw the most beautiful woman I have ever met. And I said to myself, 'Here is the very wife you want. She is fond of life, she will delight in purple and fine linen, she will look well at the head of your table, and in your carriage in the park.' Therefore, Captain Lattimer, I further said. 'I will marry her.'"

It was a very resolute face which looked into Philip's, and the latter felt that what Keene made up his mind to do, that he would certainly do his best to carry out. He shifted uncomfortably in his chair and said nothing.

"Well," said Keene, at length, "what do you think?"

"I don't know," Philip answered. "You're a good fellow, Keene, and a gentleman, and all that—"

"I once sold evening newspaper in the streets, and ran about barefoot," said the other, quietly.

"Bless me! Did you really? You must be an awfully clever fellow, you know. But I say, Keene, Gladys is only a child, and you are forty-three."

"A man who has always been temperate, steady, quiet; who has gone to bed early, and not played with his constitution, is very young at forty-three, Captain Lattimer. Come, I will make you a fair offer. Let me marry your daughter, and I will settle two thousand a year on her, pay all your debts, and make some provision for you in addition."

"That sounds as if you meant it. But, er, really—"

"Come, out with your reasons, man."

"There is that Dunderhead affair," said Philip.

Mr. Keene's dark face grew darker still. He walked over to the window and stood looking out on the yard below, for Philip's chambers faced towards the rear. His eyes fell on a sparrow chirping to itself on the weather side of a chimney. Down the roof came a gaunt, attenuated cat, its cushioned paws falling softly on the tiles. The sparrow hopped about in blissful ignorance. The cat came round the corner of the chimney and suddenly sprang forward. When Keene turned from the window she was eating the sparrow in comfort.

"Well, and what of the Dunderhead affair?"

"You know as well as I do that your name

was rather unpleasantly associated with it. People say, you know, that the lad had borrowed largely of you, and that your pressing him led him to shoot himself."

"There is nothing like rumor. But these reports were not made openly, Lattimer. Had they been I should have made something in the way of damages."

"Very likely, very likely. *I* don't say there is anything in it. But it is not pleasant."

"Decidedly unpleasant. Yet I fancy these ideas exist more in your brain than in reality. However, Lattimer, let us be plain. You don't wish me to marry your daughter?"

"Well, er, you see, er—"

"A plain answer—a plain answer!"

"Well, really, Keene, if you don't very much mind, I'd rather not."

"That's all right. Well, I must be going, Lattimer. By-the-bye, I have said nothing about my business here this morning."

"No," said Philip, his countenance falling somewhat.

"I said, you know, that your bills might wait awhile. I am sorry to have to tell you that I have failed to arrange matters in so satisfactory a manner. The bills will have to met this day three weeks, when they fall due. You will take care to be ready, Lattimer?"

"Take care to be ready? To meet bills amounting to—"

"Sixteen thousand five hundred and seventy odd."

"It's impossible! You told me you would wait."

"My dear fellow, I am not the principal in this affair. I have only acted as your agent. I can't persuade the other people to hold out longer. They have heard of the will, and they want to get their share of the five thousand. Of course, Lattimer, if you can't pay you'll have to go through the court. And that might be unpleasant, eh?"

He went away, and Philip sat staring through the window.

CHAPTER XVII

THE GREENWICH BOAT

"YOU are working too hard, old fellow," said Clement, entering Will's room one morning when the sky was blue and the sun shining as it sometimes does shine in London. "Samuel said this morning that you are beginning to look pale and pensive."

"I don't know," Will answered. "You see a fellow *must* work. I daresay it would be awfully nice to do nothing but watch the clouds sailing by, or the smoke floating away from your pipe, but unfortunately these occupations don't bring bread and butter."

They were all alone in the house. Frank and Mary had gone down to a quiet seaside village in Devonshire, and Alma had accompanied them. Farrar had set out on a walking tour through Wales with a scientific friend. Will stayed at Fullalore's, because he had not yet earned his holiday, and Clement had stopped because he did not like the idea of Will's loneliness. Nevertheless, he cast many longing glances at a collection of fishing material, and more than once consulted Bradshaw as to the

feasibility of going down to Devonshire and back in a single day. Mary Weston had not been far wrong in thinking that the artist was in love with Alma.

Will had made slow progress in his work. The manuscripts came back with wonderful regularity, often looking as if they had never been opened. Certain of them did not come back at all, and that was so much loss, because it had previously been decided by the Westons that they were marketable property. Sometimes the rejected papers bore marks of decidedly rude treatment, which nothing in the way of india-rubber could eradicate. Whether editors and publishers' readers make a point of never using soap is doubtful, and no one holds the negative opinion more decidedly than the aspirant to literary fame and honor. Old hands, of course, don't mind a rap what state their copy is in providing the handwriting or typewriting is legible, but young ones are particularly nice about cleanliness and neatness.

But despite the slow progress, Will had made one step towards success. Mr. Quish had read him, approved him, and accepted him. And he had done more—he had walked up from the blind man's room one morning and had spent ten minutes in talking to him.

"It's a neat story," he said, pointing to the manuscript. "And I'll print it. You'll do well,

me boy, if ye stick to it. Keep at it—that's the way. I was poor enough myself once. How are you off for money, my boy?"

Will intimated that he was provided for for a month or two.

"And that's well. Well you shall have a check for this—ten pounds it'll be—and that'll help, too. Pooh! there's lot of money to be made if you'll only stick to it. When I came here I lodged in a garret. A penn'orth o' milk and a small loaf for breakfast, and sixpenn'orth o' cold meat for dinner. And wasn't there times when the bread and milk tasted sweeter than all your clarets and champagnes? Well, go on, me boy, and when you've something more finished, let me see it. An' pay attention to the poor lad downstairs that's blind. He's a fine critical mind, so he has."

Next morning came Mr. Quish's check for ten guineas, for Maurice was one of those delightful persons who believe in paying poor authors for their work as soon as that work is done and delivered. And having earned ten golden sovereigns, and so many shillings, Will Loveday felt that he was really doing something. He wrote to John Debenham in great glee, and in the same jubilant strain which a young cock indulges in after its first successful fight.

And John read the letter with a comical sense of the events which had led the heir to a million

of money to take up his pen for the purpose of earning enough to exist upon. Somehow he felt that Will, with his check for ten guineas, was perhaps happier than if he already had the disposal of his great legacy. And he wrote again to Wraxall, and told him that he should do nothing towards hunting his boy up, for he would certainly appear at Christmas.

Strangely enough Will's next earnings came through Willoughby Mainwaring's hands and influence. Finding himself in the neighborhood of Spettifer's one morning, Will walked in for rest and refreshment. And there, with like purpose, he met Willoughby. The old man knew him at once.

"Ah," he said, stretching out his hand, "my young friend of the three mutton chops! I am glad to see you, sir. But dear me, you look pale. Do you think your appetite is so good as it was that evening when you ate so much and drank a bottle of '34?"

Will laughed, and said he was afraid it was not so good.

"It is the London air," said Willoughby. "Yet it is not bad air. Out Highgate way, now, the air is really bracing. And what are you doing?"

"Working."

"Any success yet?"

"A little. Ten guineas' worth of it."

"Come, that's not so bad. I have often done a great deal of hard work for such a sum as that. A story?"

"Yes."

"Um—I wonder now—you haven't a little story which would fill two or three columns of a newspaper, have you?"

"I believe I have a story of that length in my pocket," Will said, producing an envelope.

"Ah," said Willoughby, looking it over, *"Beyond the Harbor.* A sea story, I presume. Well, well, but we must change the title. It must be something about pirates or smugglers. *The Smuggler's Bride,* or *The Bold Buccaneers of the Rolling Main.* That would sound better. Well, come back here, my young friend, this afternoon, and we shall see, we shall see."

He nodded mysteriously, and put the manuscript in his pocket. In the afternoon Will went back as he had promised.

"Ah," said Willoughby, "there you are."

He himself was in his own place, with a glass before him as usual.

"I showed your little tale to Snooker—you know Snooker of the *Boy's Own Thriller?* An ingenious man, Snooker. He read it. Decidedly promising, Snooker thought, but it would be well in future to be a little more realistic, and to throw in another murder or two. But decidedly promising. And Snooker—good

fellow, Snooker—sent this little sum," here Willoughby handed Will some money carefully sealed in an envelope, "by way of honorarium. Glad to have been of service, my young friend."

When Will opened the sealed envelope an hour later, he found six shillings and sixpence —the sixpence in coppers. And he did not think any the worse of Snooker or of Willoughby Mainwaring because the sum was so small.

These were Will Loveday's successes so far. And he was working steadily away, learning much from long rambles through the London streets, and from quiet conversations with Frank and Mary in the pleasant room downstairs, in which Alma and Clement and Farrar, and sometimes Mrs. Fullalore would join. He got into the habit of mentally photographing people, because Frank had pointed out that you can never hope to find such wonderful characters in the depths of your own imagination as you meet with in real life. Sometimes he saw faces in the streets whose expressions seemed to speak of wonderful life histories. He longed to speak to these people, and to ask them about themselves, and when he could not do that, he set to work to conjure up their lives for himself.

"He is full of dreams yet," said Frank, "and the dreams chase each other too quickly through the brain."

"Let him alone," said Mary. "Out of the dreams will come realities."

Will was somewhat dreamy on that morning when Clement threw open his door and told him he was working too hard. He was writing a story of fishing life—so far all his work had been delved from that prolific mine, because he knew every twisting and turning of it, and loved all that concerned it—and he had got into something of a tangle. And his head ached a little, and there was a little gnawing pain just over the left eyebrow, which some people will recognize and sympathize with.

"Let's go out somewhere," said Clement. "I can't paint to-day. I have spoilt everything I have touched this morning."

"I shouldn't mind. Where shall we go, Clement?"

"We'll go to Greenwich, Will, and have a jaunt round there. Anywhere to dust the cobwebs out of our brains."

It was noon when they stepped on board the Greenwich boat at London Bridge. There were not many people on deck. Clement drew Will's attention to a party gathered in the stern—a party of three people apparently in high spirits.

"By Jove!" said Clement. "There she is again!"

"There is who again?"

"A girl I saw some weeks ago at Charing Cross. The most beautiful girl I ever saw,

Will. See, that is she, in the dark blue dress. See, she is turning round. Did you ever see such a beauty, Loveday? By all that is beautiful, I would give a good deal to paint her."

"Yes," said Will, "she is very beautiful."

"When I saw her at Charing Cross," said Clement, "she was with a man. They came by the tidal train. That old boy there, who is with them this morning, must be the beauty's father. He met her at Charing Cross, and I think he was as much surprised to see her as the crowd. Everybody stared at her."

"Everybody is staring at her now," said Will. "She is beautiful. And yet, somehow, I think it is the beauty of a statue or a picture."

"She has plenty of animation, anyway. Listen how she laughs. Not as a country girl would laugh, and yet just as freely, and with no affectation."

"That is not what I mean. What I mean is that there do not seem many possibilities about her."

"Thank heaven I am not so critical, Will. When I see a pretty woman I do not look out for possibilities or capabilities. I simply recognize her good looks."

"You might say that of a statue or a picture."

"No, because a living woman has animation, which a statue has not."

"But," said Will, "I like a woman's face to

be some index to her mind. And it seems to me that your beauty, Clement, is just fond of life and laughter and gayety."

"Let's hope her desires will be gratified, Will. What, pray, are the characteristics of that demon child who is with her?"

"Mischief, I should say," laughed Will.

The demon child was at that moment engaged in walking along the seat which ran round the deck, much to the disgust of certain elderly passengers who were expostulating with her and the elderly gentleman in no measured tones.

"Come down, Dolly," said the latter. "Gracious, child, you might fall over and be drowned, and crushed under the paddle. Gladys, my dear, bring her down. How foolish I was to take two such madcaps out."

"How could I be crushed under the paddle when we are astern of it?" asked Dolly. "Pooh, you don't know anything about nautical matters, Captain Lattimer. It is a lot jollier up here than down there on the deck. If only it were rougher!"

And just then the boat gave a lurch, and Miss Dolly went head foremost into the water, amidst a chorus of screams and shoutings. Will sprang up and pulled off his coat.

"Take hold, Clem," he said. "I'll have her in a second."

And he went overboard after Dolly, whose head came up at that moment with wide-open eyes and rather blanched cheeks.

"Keep cool," said Clement, to the crowd of people who were endeavoring to throw everything overboard that they could lay hands upon; "he can swim like a duck. See, there, she's all right."

Will was a yard or two astern, holding Dolly well off him, so that she might not get hold of his arms. Her mouth was full of Thames water, but she spluttered it out, and turned her head indignantly upon her deliverer.

"What are you holding me like that for?" she demanded. "Do you think I am going to kick you?"

Will relaxed his grasp somewhat, and laughed.

"You are a funny little girl," he said. "Now get hold of that rope, and let them pull you up. There you go."

"I did go over, you see," said Miss Dolly, coming on deck and smiling bravely on the horror-struck group. "And, oh, don't I look like Venus rising from the waves? And, oh, isn't it awfully cold?"

"You dreadful child!" said the elderly gentleman, wiping the perspiration from his forehead. "Will anything ever cure you? What on earth should I have said to your mother if you had been drowned?"

"How should I know? But Quish would have written my epitaph, would he not? Something like this, you know—

Poor Dolly L.,
Overboard she fell;
The little fishes ate her up,
And Dolly went to—

When Dolly had descended to the cabin, Captain Lattimer turned to her deliverer.

"Sir," he said, grasping Will's hand, "I can't thank you sufficiently for your brave conduct. That *awful* child! Never again will I accept such responsibility."

"Your little friend doesn't seem to take it very badly," said Clement.

"She is the most awful child that ever lived! My dear sir, you had better get your clothes changed. We shall be at Greenwich in twenty minutes, but you must not wait till then. Allow me to introduce myself," said Philip, handing over his card.

"Thanks, Captain Lattimer," said Will. "I am afraid my card case is saturated, but my name is William Loveday."

Philip fell back a pace, and looked at Will with astonished eyes.

"William Loveday?" he said. "Of St. Hilda's in Yorkshire?"

Will looked surprised now.

"Yes," he answered, "do you know St. Hilda's?"

"Know St. Hilda's? No, sir, I do not. But I am glad to make your acquaintance, very glad, for you are the man to whom my cousin Oliver's fortune comes!"

CHAPTER XVIII

A TALE OF WOE

In the little Devonshire fishing village, on a cliff that fronted the blue waters of the Channel, sat Frank, and Mary, and Alma. It was nearly noon, and the sun was shining straight down with no gentle degree of heat. Mary was reading to her brother; Alma was throwing pebbles over the cliff, much to the disgust of certain elderly people below.

"Don't you think," she said, suddenly, "that this is getting rather slow? For instance, there is nothing new. We have boated, and driven, and ridden, and walked, and done everything there is to be done."

"Poor Alma!" said Frank. "She is a-weary. Is it the whirl of the London streets, Alma, that you miss?"

"Perhaps. Or if we could have some excitement. If the cliff would tumble over, and we had to dig those old people out; or if there would be a storm, or something of that sort. It is the peaceful monotony that is killing."

"It would be nicer for you, Alma, if Clement came down," said Frank. "He would surely

invent some method of improving the time. I will write to him, and tell him to bring Loveday with him."

Alma's face lightened considerably.

"Oh! Look!" Alma suddenly cried. "There is Clement coming along the cliff!"

She sprang up, and ran to meet Clement, who was walking moodily towards them, with his hands deep in his pockets, and his lips sucking steadily at the mouthpiece of an enormous pipe. He looked up and saw Alma, and, strange to say, he had no smile for her.

"Clement, is it really you? And why have you come? And where is Mr. Loveday? Oh, you have never written to us for a week!"

"Nothing to write about," said Clement. "Is that Frank, and is Mary with him? Oh, yes, I see her. Come along, Alma, and you shall hear the news all together."

"News? And is it bad news? I see it in your face. What is it? You have had your pictures burnt. Mrs. Fullalore is dead—or is it Mr. Fullalore?"

"I have sold the pictures, Alma. Mrs. Fullalore is very much alive, and so is Samuel."

"Then it is about Mr. Loveday. Oh, Mary, Clement has got some bad news for us. Make him say what it is quickly."

"Bad news, Clement? I hope not," said Mary, as Clement threw himself down by

Frank's side, and regarded them all with mournful eyes. "Is it—is it about Mr. Loveday?"

"Yes," said Clement. "I am always an unlucky beggar. I always do the bad news business."

"It is nothing serious," said Frank. "Clement is joking."

"It may be awfully serious," observed Clement. "To me it seems something terrible. I have had no sleep at all this last night on account of it. I am only thankful it has not happened to me. That any man should have such a millstone hung round his neck!"

"Gracious goodness, Clement," cried Alma. "What is it?"

"Frank, Mary, Alma, listen. Loveday is a millionaire! Just fancy—a millionaire! A fellow who is all money, and nothing else but money. What a truly awful thing!"

Mary drew a sigh of relief, but her face still wore a troubled expression.

"How did you find it out, Clement?" she asked. "And what induced Mr. Loveday to represent himself as one anxious to earn his bread by his pen?"

"Represent himself—oh," said Clement, "Loveday knew nothing about his money bags till yesterday. About this time it was that the dreadful news was broken to him. He took it very coolly, I must say. Probably because he was wet through at the time."

"When you will give over speaking in enigmas, Clement," said Frank, "and tell us clearly and concisely what has happened, we shall know what you are talking about. At present I, for one, am in a maze."

"You see," said Clement, "it was this way. Yesterday we set out for Greenwich by boat. On the boat we saw an old military-looking gentleman, who was accompanied by two young girls, one of them a real beauty, the other a child of fourteen, perhaps. It will make things clearer if I tell you that the military man's name is Captain Lattimer; the beautiful one's name, Gladys Lattimer—the Captain's daughter; and the youngster's name, Dolly Lancaster."

"Go on, Clement."

"The said Dolly fell overboard, and Loveday went after her. He brought her back very quickly. Then Captain Lattimer did the usual handshaking business, and his daughter stared at Will with her big eyes; after which Lattimer introduced himself, and Will told him his name. Whereupon, says the Captain, 'What do I hear?' and fell upon Loveday's neck. 'Why,' says he, 'you're the heir to my cousin Oliver's money; and, sir, it's a million sterling.' Then Will demanded explanations, after first making sure that Lattimer was in his right mind."

"And the explanation?"

"William's father once helped an individual named Oliver Lattimer, who set to work to make

a million, in order that he might bequeath it to Loveday, or his heirs. In course of time he died, and did so bequeath it; and Will is the sole residuary legatee."

"How wonderful!" said Mary. "But how is it that Mr. Loveday did not know this?"

"So far as I can make out," continued Clement, "Phineas died poor, and left Will to the care of a Dr. Debenham, who brought him up. Unto Dr. Debenham and Will came Miss Priscilla Debenham, who seems to be a sort of horse-soldier in petticoats. Miss Priscilla didn't like William, and one day when the good doctor was away, she informed Will that he was only a pauper, and ought not to eat the bread of charity. Whereupon William set out for London, and got there just as a lawyer, named Wraxall, arrived at Debenham's house, to inform him that he was a millionaire."

"It is quite thrilling," said Alma. "Go on, Clem."

"There is nothing to go on with. That is all. He is a bloated millionaire."

"But what took place when Will heard all this from Captain Lattimer?"

"When we got to Greenwich, he wired to Dr. Debenham to come to town at once. Then he, and I, and Lattimer, set off back to town, to Wraxall's office, in Furnival's Inn."

"And what then?"

"During the afternoon Dr. Debenham came

up. Never saw such a meeting in my life, as that between Loveday and the doctor. Wept —both of them. Shed tears over each other's shoulders, till there was quite a stream running down their coat-tails to the carpet. It seems that Loveday and the doctor are awfully fond of each other, and that Will has written to the doctor every week, but wouldn't tell him where he was until he had got on a little. Because, you see, Loveday is awfully high and mighty, and the female horse-dragoon had touched a sore spot."

"Well," said Frank, "it is all very wonderful. Does Loveday seem pleased with his good fortune?"

"I don't think he cares much. He said, 'I shall have new responsibilities now, Marriott, and the good old time will never come back. I've been happier pegging away in my room at Fullalore's than ever I shall be looking after this awful mountain of gold.' Which shows that he doesn't rejoice much."

"It is a great pity," said Mary. "He might have done so much good work in fiction."

"We shall have no more jolly evenings," sighed Alma. "Millionaires don't live at Fullalore's."

"He will grow fat, wear a diamond ring, buy ugly pictures, and marry Lattimer's daughter," said Clement, dolefully.

"You are all wrong," laughed Frank. "He

will have new responsibilities, but he will not forget the old dreams. In leisure moments he will pick up his pen; and better still, he will do good with his money."

It was, you see, reserved for the poet, who is popularly supposed to be inimical to such earthly things as mere money, to put forward the most sensible view of the case.

CHAPTER XIX

ALTERED PROSPECTS

WHILE Clement was bewailing what he considered Will Loveday's bad fortune, Will himself was endeavoring to realize his altered prospects. To wake and find yourself a millionaire is a very brain-disturbing process, and occasions no little pain and perplexity in the human soul. But it is a matter of rare occurrence, so few people will understand Will's feelings.

His first action on hearing Captain Lattimer's wonderful story, was to telegraph for John Debenham. Never, he thought, as he accompanied Philip and Clement back to London, had he wanted his dear old friend so badly. He had no very clear idea of money He had never wanted for it, and could never remember being without a five-pound note since the day when Dr. Debenham gave him his first fiver in a brand new purse. But the management of a million of money seemed a most stupendous task. His mind kept asking itself all the way, "What shall be done with it?"

The doctor found him at Fullalore's, and after the meeting was over, they called on Mr. Wrax-

all, with whom they found Captain Lattimer and his brother Charles. In the presence of these gentlemen Will was definitely made aware of the facts of the matter.

"There will be a few preliminaries, Mr. Loveday," said the solicitor, "but everything will be put in order in a week or two."

And then Will and Dr. Debenham went away to the doctor's hotel, to talk this strange matter over.

"My lad," said the doctor, when they had dined, "you look older and more careworn. Has it come on you to-day, Will?"

"I think it has. But I have been a little knocked-up lately. Heigho, I wonder if I shall sleep to-night! If I close my eyes it will be to dream of sovereigns jingling round the room."

"It is not always well to be inordinately rich," said Dr. Debenham. "It is nearly always well to be comfortably off, though there are cases where poverty would really be beneficial to the soul and mind. As for you, Will, you go for awhile as you are. Keep your rooms at Fullalore's, spend no more than you need, and get gradually accustomed to the idea that you are one of the richest men in England."

"That sounds funny," said Will. "This morning I thought twenty pounds quite a little fortune."

"So it is—to some people. There is one thing

you can do, Will, with your money. You can give."

"Yes," Will answered. "And the greater question will be, to whom shall I give?"

"That will be one of the questions. But you will have plenty of advisers. I suppose," said the doctor sighing, "that you will have to go out a good deal. Mind the hawks, Will. There will be quite an army of them lying in wait for you."

"How shall I know them?"

"There will be impecunious fellows of idle disposition wanting to borrow money. There will be company-promoters anxious to handle your gold. There will be worldly mothers all pushing and rushing towards you, in order to make you their daughter's husband. Some of them will present a battery of six daughters, and they won't care which gun you fall a victim to, so long as you are duly slain."

"This is not a pleasant prospect."

"No, it is not. But it must be faced. Then you will be worshiped. Men who know no other god will exalt you into a deity. If you had made your money they would have praised your abilities; as it is, they will congratulate you on your good fortune. The world cares very little how a man gets his money, so long as he has plenty of it. Well, my boy, keep a clean heart through it all. Remember that money is all very well in its way, and in its place; but it is

not the first, nor the second, nor the third thing to be thought of. The first thing to find is love of righteousness; the second, love of neighbors; the third, love of wisdom. But love of money, Will, my son, has no place in the creed of a gentleman and a Christian."

The doctor went back to St. Hilda's the next day, and Will was left to consider his altered position by himself. But he was not long without advisers. Everybody got to know of his great good fortune, and everybody had some counsel for his ears. The excellent Muttlebury found out his address, and sent him a bundle of tracts, in the middle of which was concealed a letter in which an urgent appeal was made on behalf of the Society for Preventing Fraud and Dishonesty amongst Bakers and Purveyors of Muffins. Miss Priscilla, bearing no malice, forwarded him a copy of *The Successful Greengrocer: being a Memoir of the late Mr. Samuel Trudgett, who, with zeal and piety, collected together an ample fortune, and distributed the same with exemplary prudence.* There came a letter too, from the young clergyman at St. Hilda's, who attired his girls' guild in white and blue, and who was considered as having Popish leanings by Miss Priscilla and her school. This epistle proposed a modest request for twenty thousand pounds, wherewith to build a convent, and fill it with virgins and widows.

"That is jolly cool," said Clement, who had

returned to town, and having narrowly examined Will, had come to the conclusion that money had not yet made much difference in him. "What rare hands these fellows are at begging! It seems to come quite natural to them."

"I'm afraid I shall have oceans of these sort of letters, Clem. Just fancy getting up every morning to read that sort of stuff! What is a fellow to do with his money?"

"I know what you might do at present," Clement answered; "and that is, take me into Regent Street, and stand the best dinner that ever was eaten, and just one bottle of real tip-top champagne; after which, equally tip-top cigars. I shall be able to say some day," he concluded, reflectively, "that I once had what is commonly called a real blow-out."

"That is a good idea," said Will. "Somehow I feel hungry. I have hardly eaten since I fished Dolly out of the water. By-the-bye, Clement, Captain Lattimer made me promise to call at Mrs. Lancaster's to-morrow. You must go too."

As they drove towards Regent Street the taxi was brought to a standstill in a narrow side-street. Above the noise of the cars in front rose a voice, thin, piping, discordant, of a woman who led two children by the hand. Another hung at her breast. Wonderful chances of life! A lad with a million of money at his disposal sitting near to a starving woman, whose highest ambition was to possess a shilling wherewith

to put a roof over her own and her children's heads.

Will reached out of the window and put money into the woman's hand. She glanced at his gift in the dim lamplight, and with a sob of gratitude hurried the children away. Beds and food that night for them—aye, and for many nights.

"That," said Will, as the obstruction was cleared, and the cab went on, "is the first pleasure my gold mountain has given me."

"And," said the artist, "only the first of others. For the poor are always with us."

CHAPTER XX

ENVY OR PITY

MR. WRAXALL very quickly settled the preliminaries, and within a short time Will Loveday found himself with rather over one million lying at his disposal at Lloyd's; for Oliver Lattimer had left instructions to his executors to realize everything, and pay over his munificent bequest in hard cash.

"And now what shall I do with it?" asked Will, as Mr. Wraxall explained things to him, and presented him with a fat check book.

"Do with it? Invest it, of course. You must not let it lie there doing nothing."

"But I don't know much about investments."

"You are a happy man. Some people would be glad if they knew *nothing* about investments! I don't suppose you will be very extravagant."

"I think my first outlay will be to buy some books."

"By all means," said Wraxall, with a laugh. "Go and buy a hundred pounds' worth, or a thousand pounds' worth. It will take a long time to spend your million at that rate. By-and-

bye we will go into the question of investments."

So Will went forth and sought out Clement, to whom he related what the solicitor had said to him.

"I am a splendid hand at advice," remarked Clement, "I can beat old Wraxall, anyway. I would suggest that you ask Mrs. Fullalore to let you re-furnish these rooms. Do it in really artistic style. We can spend no end of time in Wardour Street, picking up real things, and no one can cheat me. Then buy some good pictures, and fill three sides of the room with books in fine bindings. Then you will have a really superior lodging, suited to a millionaire."

In this way Will began to spend his money. Mrs. Fullalore cordially gave her consent to the re-furnishing of the rooms, and descanted learnedly on the merits of old oak and Chippendale chairs. In hunting over the curiosity shops Will and Clement passed a week. Then another week was occupied in making out a list of books, and after that Clement took a whole day to design a binding for them. When everything was in order, Will found that a good hole had been made in a thousand pounds. The amount took his breath away for a moment, but he remembered what Mr. Wraxall had said, and was relieved.

Meanwhile Captain Lattimer had not lost sight of Will. Rarely a day passed in the course

of which he did not drop in at Fullalore's and make himself particularly agreeable. Then, too, he had introduced the young millionaire to Mrs. Lancaster, who had overwhelmed him with gratitude for saving the life of her darling and terrible Dolly, and had pressed him to call there as often as ever he could. And Gladys, having been informed that this handsome young man was so rich that he could afford to purchase almost anything he pleased in the way of gold and diamonds, was particularly impressed, and made such use of her eyes as made Will feel decidedly uncomfortable.

"Nothing," said Mrs. Lancaster, "could have been better than that little adventure on the Greenwich steamer. Only it ought to have been Gladys who fell overboard, and not Dolly."

And then she fell to wishing that Dolly was seven years older. There might have been a chance for her if she had. But William Loveday could not be expected to wait all that time for a wife; so Mrs. Lancaster decided that she must do the next best thing—marry him to Gladys. And she was overjoyed when she found that Will began to come very regularly to the house in Regent's Park. He was always present at Mrs. Lancaster's Wednesday evenings, and seemed to derive much amusement and instruction from the various characters he met there. Clement, of course, came with him. If Mrs.

Lancaster had known why they came so frequently she would have felt somewhat disgusted. The truth was, that Frank, and Mary, and Alma, were staying a long time in Devonshire, and Clement and Will were feeling lonely in consequence. Certainly they might have gone down to them; but Will felt obliged to remain in town for awhile, and Clement was busy with commissions. After a few weeks, Will said he would buy a yacht, and they all, with Dr. Debenham and Maurice Quish, would go round the coast. Meanwhile he and Clement amused themselves at Mrs. Lancaster's.

At the Wednesday evenings they met some curious personages, and Will had to undergo many severe ordeals. People looked at him as if he were some tropical curiosity, newly brought from the Pacific Islands. They spoke to him with reverent voices and wondering eyes, and wondered if the million was concealed in his coat-tails, or in his breast pocket. Some expressed their surprise that he did not shine forth in diamonds; and only Maurice Quish was good enough to speak truthfully, and with conviction, to him.

"Well, me boy," he said, dropping his huge frame by Will's side, on the first occasion of their meeting at Mrs. Lancaster's, "I've heard the bad news. I pity ye from the bottom of my heart."

"Pity me?"

"And so I do. To be left so young with all that money! Faith, it's a cruel world. And ye might have done so well. There was the making of a man in ye, if ye'd only remained poor. And now ye'll never put pen to paper again, save to sign a check or back a bill. Faith, ye'll have plenty of work in that direction."

"You think I shall have no time to write stories now, then?"

"And if ye did what would be the result? Man alive, you could write a hundred novels and print 'em yourself! Where'll be all the pleasant uneasiness, the feverish anticipation, the grand successes, that ye'd have had, if ye'd stopped a poor struggling author? By this and that, don't I remember the day of my own first success? Hadn't I written a book on any scrap of paper I could get hold of? Weren't my shoes down at heel, and didn't I lie in bed while the widow woman in Smithies' Court washed my one shirt? Wasn't my coat white at the seams, and one trousers' leg shorter than the other? And didn't a letter come one morning in the middle of it all, to say that there was two hundred pounds ready for me, when I liked to walk into Paternoster Row for it? Man alive! when will ye know all that beautiful pleasure now? To enjoy riches properly, and with right appreciation, a man must first be

poor, and then he must *make* his money. No, my boy, ye've only one pleasure left to ye. Ye can give. And when ye feel like giving, don't forget poor Oireland and the League."

CHAPTER XXI

PHILIP GETS TO WORK

"HAVE you thought about investments, Loveday?" asked Captain Lattimer, as he sat one morning in Will's rooms smoking a cigar, and turning over in his mind various schemes, by which he could finger some of the money lying at Lloyd's in Will's name.

"Not yet. Mr. Wraxall said the question of investments could remain awhile."

Philip puffed out a cloud of smoke, and watched it sail away towards the ceiling before he spoke again.

"Wraxall is a good fellow," he said presently, "but a little slow and old-fashioned. Do you intend to retain his services?"

"I really don't know. Shall I need a solicitor always?"

"Certainly you will. A man can't manage such a vast fortune unaided."

"I suppose Mr. Wraxall will be the most suitable person," Will said. "He was Mr. Lattimer's solicitor, was he not?"

"He was. But you must remember that my cousin Oliver had all his money in trade. It

was constantly under his eye. In your case there will be many things to look after, to which you could not possibly attend."

"I suppose Mr. Wraxall, or his firm, then will attend to them?"

Philip gave a little cough.

"I don't want to say anything against Wraxall," he said, "but as I am interested, I may say, in the matter—you know, of course, the money was almost promised to me?—I am bound to tell you that I should not advise you to consult Wraxall. You need a clever financier—which Wraxall is not. Nowadays things are so tricky. Wraxall would probably invest the money in land. Old-fashioned men cling to land. Now, land is deteriorating."

"I have thought," said Will, "that Mr. Wraxall is rather old-fashioned."

"Just so. The man for you is Keene—Keene and Keene—one of the cleverest hands in the town for financial matters. He managed the affairs of the Great Bumblenallsh Railroad—a matter of five millions. It is really time your affairs were put straight, because the money is doing no good at present, or next to none. Go and see Keene—that's his address—and take his advice."

"Would not that seem—well, ungrateful to Mr. Wraxall?"

"Oh dear no! Wraxall has been well paid. A man has a perfect right to do as he pleases.

And there is another reason why you should not employ Wraxall. His firm acts for the Limited Liability Company, which took over Oliver's business. Wraxall would naturally wish to invest a considerable sum in that undertaking. Now, I would not have the money invested in that way. You may be sure that my cousin Oliver would have left it there if he had thought good. The fact is that particular branch of trade has been steadily declining for years, and it would be a pity that your money should bolster it up."

Philip did not explain how it was that the Limited Liability Company thought well enough of that particular branch of trade to embark a quarter of a million of money in it; nor did he mention the trifling fact that the dividends of the house in question were something like nine per cent. And Will knew so very little about such matters, that it did not occur to him to doubt the Captain's word.

"I think I will call on Mr. Keene," he said.

"I am sure you cannot do better. You will find him brusque and with little time at his disposal, but eminently business-like."

"Captain Lattimer," said Will, "you said just now that I knew that Mr. Lattimer's money was once promised to you. I knew nothing of the sort. How is it that it did not come to you?"

Philip flicked the ashes from his cigar with a careless movement.

"Oh," he said, "never mind that little matter."

"But I do mind."

"Well, Loveday, to be frank with you, it was so. Oliver gave me to understand that I should inherit the bulk of his fortune, and I was glad, for my girl's sake. When the will came to be read, it was found that we, his cousins, had got five thousand apiece. You had got the rest."

Will looked troubled.

"That is not a pleasant thought," he said.

"It was not pleasant for me at the time," said Philip. "It mattered little to my brother and sisters. Charles, I understand, has a most excellent practice; and Penelope and Alethea are very well provided for. With me it was different. I have had heavy losses in my time, and I was forced to leave the army at an early age, and consequently on a small pension. But I felt it most for my girl's sake. I have had very heavy expenses on her behalf, and I am so poor that I have never been able to have my child with me in England. When Oliver died I sent for her, intending that we should live together, and that my lonely state should end. Judge of my disappointment! Instead of my dreams coming true, I had to tell my girl that I was still poor. At this present moment, Loveday, Gladys is dependent on my good friend Mrs. Lancaster for a home. I suppose," Captain Lattimer concluded, "she will have to seek employ-

ment as governess if anything happens to me."

"Oh," Will said, "I had no idea of all this. But I can do something towards putting it right. I quite see the propriety of Mr. Lattimer's remembering the good action my father once did him; but a million is a very large return. Captain Lattimer, let me hand some of this money over to you."

Philip's heart bounded. The lad was very simple and easily worked on, he thought.

"No," he said decidedly. "That I cannot agree to, Loveday."

"But you might take some of it. It is hard that you and Miss Lattimer should not live together as you had hoped."

He had pulled out his check-book as he spoke, and stood waiting for Captain Lattimer to answer.

"I'll tell you what, Loveday," he said, "you might advance me twelve or fifteen thousand out of the million, if you don't mind. I confess I should like to have my child's company in my declining years."

When he walked out of Will's rooms half an hour later, Captain Lattimer carried with him a check for twenty thousand pounds. Then he went to Mr. Keene's offices.

"Keene!" he said, "this young millionaire wants to invest his money! I have recommended him to you. He will call this afternoon."

"What is the amount, Lattimer?"

"About a million. Keene, if you arrange matters with him, what will be the figure of my liability to you?—to be paid at once."

Mr. Keene consulted a memorandum.

"If," he said, "the young man puts himself in my hands, your bills can go back to you, Lattimer, for, well—say ten thousand."

"Good. He will call here about three o'clock. I shall call at five. Keene—he knows nothing about my money matters."

The two men looked at each other steadily. Then the lawyer nodded.

"Good," he said. "I shall tell him nothing. And I will invest his money well for him, Lattimer."

CHAPTER XXII

AT KEENE'S OFFICE

CAPTAIN LATTIMER was not far wrong in saying that John Keene was one of the cleverest financiers in the city. There were good reasons why Keene should be an adept in money matters. Once, as he had remarked to Philip Lattimer, at the latter's chambers, he had sold newspapers in the streets, and gone barefoot. Even then he was hiding halfpence away behind an ancient stove-pipe in the miserable den where he lodged, and was doling them out, one at a time, to a hunchback on the same landing, who had undertaken to teach him to read. Very soon he began attending an afternoon school, and surprised the authorities there by the way in which he picked up whatever knowledge or information they could impart. And the coppers behind the stove grew to shillings, and the shillings were taken to the penny bank, and there they grew to sovereigns. The clerks noticed that however much the lad put in, he never drew anything out. If he wanted anything he saved it. For he was keen on saving money. That indeed was why he was called Keene. He knew

nothing of his real name, or of his parentage. He had been called John ever since he could remember anything. When he developed his miserly qualities the lads about him began to call him "John Keen."

When John was thirteen years of age he bought himself a new suit of sober black cloth, a pair of good boots, and a fashionable young gentleman's hat, and sallied forth one morning into the city. At the first important-looking solicitor's office he stopped, went in, and boldly asked for the principal. More than that he got into the principal's presence, and offered that gentleman his services.

"Well, my boy, and what can you do?"

"I can read, write, keep accounts, and do as I am told."

"You are a strange lad. Who told you to come here?"

"Nobody. There is nobody."

And then he told the old lawyer his story. And the end of it was that he was engaged as office-boy, and in a very short time was promoted, and in due course had his articles given him, and got on wonderfully. He could hardly fail to get on. When his wages were ten shillings a week, he used to save that ten shillings. After office hours were over he put on his old clothes, bought his supply of evening papers, and spent the evening at his old trade. On it he lived, what came from his profession he saved.

After a time he felt that the trade must drop. Henceforth his evenings were spent in learning. He tried a night school, and learnt all they could teach him in a month. Then he came across a young man of superior education, who resided in the house where he himself was a lodger (by that time he had removed to a more fitting locality), and he bribed that young man with gold to make him learned also. And thus when he came forth a duly qualified solicitor, John Keene was well-educated, just over age, and had saved some two or three hundred pounds. I say saved, but I perhaps ought to say made, because John's early savings had gone in various ways. But he had always had a nice nest egg, and he had done a little speculating with it.

Through all he had kept the old name, only adding an "e" to it when he wrote it. And now at forty he was one of the best known men in the city. He was quiet, steady, reserved. He belonged to a club where there was no greater means of dissipation than a rubber of whist or a game of chess. He went to bed every night at eleven, and rose at seven to the minute. Once a year he put on a tourist suit, and took a fortnight's holiday—always in quiet and out-of-the-way spots. And men said that he must have made no end of money. For the quiet office in the Temple was something more than a temple of the law. There was a good deal of bill-discounting done there, in a sober, straight-for-

ward, business-like way. When you come to have a lively business in the bill-discounting line, you necessarily make money. Sixty per cent. per annum were John Keene's terms—he called them five per cent. per month, which sounds much smaller. A good many scions of the nobility came to him with their bits of paper, and John Keene quickly took their measure. If they measured well they got their check, and the bill went into John's safe; if they measured badly they went away without loss of time. How Philip Lattimer came to measure well, I cannot say; but he certainly had many dealings with Keene. But in Philip's case Keene protested that he was only agent. And this was probably true, because Keene was not likely to venture much on Philip. But agent or principal, Philip never had much doubt as to who was the guiding spirit in the matter.

Keene had never had but one misfortune in his career. That was when young Lord Dunderhead went to the bad and shot himself. He was a fool, of course, this Dunderhead, and would never have been anything else. But then he was a peer, and if you are a peer it matters very little whether you have brains or not. People said unkind things about Keene at that time, because when Dunderhead's body was discovered, there was also discovered in its vicinity, in the pocket of its coat, in fact, a letter which showed that Dunderhead had had many transac-

tions with the *ci-devant* street Arab. Of course, Keene only wanted his own, with the sixty per cent. added to it. And he made a loss over Dunderhead, too, so that it really was unkind of people to say anything.

It was nearly three o'clock, and Keene was sitting in his office. It was a very plain room. A large solid-looking desk, on whose surface papers were arranged with neat precision, occupied the center. An easy chair faced it. Mr. Keene's chair had its back to the light, so that the latter should fall on the countenance of any one who was talking to him, while his own face was left in the shade. A safe of herculean proportions stood against the wall. There were a few books here and there, and a rather good etching in an oak frame over the fireplace.

Will Loveday entered the precincts of the Temple as the clocks were striking three. He went to Keene's chambers, and after knocking at the outer door walked in. He had expected to find offices of a somewhat palatial character, and he was surprised to find himself in an apartment whose prevailing color was drab, relieved with ink-spots, and tenanted only by a young man who was writing at a table, and a small boy who was drawing faces upon a blotting pad.

"Is Mr. Keene within?" Will enquired.

"Do' know, sir. Mr. Filliter, is the guv'nor in?"

Mr. Filliter raised his head and looked at

Will. He was a young gentleman of twenty or twenty-one, and decidedly odd-looking. His hair was very red, his complexion very pale, and while one eye was brown the other was green. But there was an expression of almost superhuman sharpness on his face, which made you forget his odd looks.

"Mr. Keene is in," he answered. "Is your business pressing, sir?"

"I think Mr. Keene expects me," said Will, giving the boy a card.

The young man with the red hair took the card from the boy and read it coolly and deliberately. His face flushed as he did so.

"Come this way, sir," he said, his voice becoming remarkably reverent and oily. "I beg your pardon for keeping you out here. But people don't carry their names in their faces, you know."

He was announced; and then found himself in Keene's presence. The latter rose, bowed, and bade Will good-day. Then he looked him well over, uttering two or three common-places meanwhile.

"Captain Lattimer," began Will, "advised me to consult you about investing my money."

"Very good. I shall be happy to serve you, Mr. Loveday. Let me see, what is the amount?"

"A very large one. A million."

Keene made a note of it.

"Has it been converted into hard cash?" he

asked. "Or is it in real estate, securities, or so on?"

"I don't quite know," Will replied. "It is at Lloyd's Bank."

"At Lloyd's Bank? The whole of it? Then you draw on it as you need it?"

"Yes."

"Well, I don't suppose you have made any great hole in it, Mr. Loveday. But it is time so large a sum should be invested. Now, attend, and I will explain to you what may be done."

Then Mr. Keene went into details with such clearness and mastery of his subject, that Will really grew interested. He had no idea that money matters could furnish material for such a magnificent discourse as that which Keene treated him to, and he said as much.

"Ah," Keene replied. "Money, Mr. Loveday, is the most engrossing thing in the world to some people. It may be talked about with great eloquence, and no poet can hymn its praises too highly or fervently. Money is the key that unlocks everything. But those are not your ideas. What you require is safe, sound investment. You shall have it. Now, listen once more. You must give me your implicit confidence."

"Certainly I will do so."

"Then it is possible, no, certain, that your friends and advisers will wish to know that you are safe in my hands. You will oblige me by

giving them any information they want. When we begin investing you shall show them your securities. I can do a great deal with money, but I like to feel that my clients trust me. I think that is all I need say to you now. In a few days I shall have some matters that will need your attention."

Then he shook Will's hand, and said good-day to him, and showed him out. Somehow Will was impressed. Keene had not looked at him with that dreadful curiosity which he saw in most people's faces, nor had he flattered him in any way. He had simply considered him as a client, and had made no more of him and his money than of a fat grocer with ten thousand pounds to invest. He went away, glad that he had taken Philip's advice and gone to see Keene. He liked Keene better than poor old Wraxall, who was a bit stupid, and undoubtedly slow, in spite of all his bustle and bounce.

At five o'clock came Captain Lattimer to Mr. Keene's office.

"Well," he said, when he had taken the chair vacated by Will an hour before, "has Loveday been with you?"

"He has, Lattimer."

"And he is going to entrust his money to your care?"

"I am going to advise him in the matter of investing it."

"I'm very glad, very glad indeed, Keene. I

believe you'll do well for him. Well, and my reward for introducing this little business—"

"Is to have your notes and bills and policies back for ten thousand cash, Lattimer. Here are the papers."

"And here is the money," said Philip, handing over ten notes. "There, I am out of your debt, Keene."

"And out of his power, too," he thought, as Keene put the notes aside.

"Well," said Keene, "this young Loveday seems a fine fellow. And the Jerusalem trip was all a myth, was it?"

"So I suppose. It was Wraxall's doing. He knew the lad was here in London, and he and Dr. Debenham would do nothing, or did nothing, to find him. That was reserved to me. I say, Keene, you remember what you said to me about Loveday's marrying my girl?"

"I do, Lattimer."

"I think it is likely to come true. Loveday goes to Mrs. Lancaster's constantly."

"Indeed. Then you will have your wish, Lattimer."

He smiled grimly to himself when Philip had gone. For this stern and sober man was finding out that he had a heart, and that it was a susceptible one.

Late that night Philip Lattimer sat in his chambers making certain calculations on a scrap of paper.

"Let me see," he said, "twenty thousand from Loveday and five thousand from Wraxall. Paid Keene ten, and the other fellows six thousand five hundred. 'Tis wonderful! Here I am without a debt in the world, and with eight thousand clear! It's not so strange that I should have money, but it feels most peculiar to know that I actually don't owe a penny."

CHAPTER XXIII

PROGRESSIONS

PHILIP LATTIMER was not quite honest in announcing his conviction that Will Loveday would marry Gladys. To be sure, he and Mrs. Lancaster were doing their very best to throw the two young folks together. Will was constantly at the house in Regent's Park, and Gladys attracted him in no slight degree.

At twenty-two, a lad is by no means insensible to a beautiful woman, and Philip's daughter was beautiful enough. Mrs. Lancaster, seeing the look of admiration in young Loveday's eyes, began to congratulate herself on the apparent success of her schemes.

Miss Lattimer was not quite ignorant of the destiny which her father and Mrs. Lancaster had been good enough to map out for her. If she had been immured in a quiet conventional establishment all her life she was still a woman, and she had a good share of feminine instinct.

Her youthful ideas, too, had been developed, though not, perhaps, in the best or most fitting direction, by the reading of certain French novels, smuggled into the convent under the very

nose of the good reverend mother by a naughty lay-sister, who sometimes pined a little for the gayeties of the outside world.

Certain of these romances represented the desirable man as being young, handsome, and exceedingly rich. Will Loveday was all this, and Miss Gladys felt that it was very desirable she should secure so great a prize in the matrimonial lottery. She was not in love with him by any means. In fact, I do not think young women of the Gladys Lattimer stamp ever do fall in love, unless it is with a new bonnet or a *parure* of diamonds.

She thought he would make a very agreeable husband, and she felt that she would prove a very excellent wife for a millionaire. When, with Mrs. Lancaster's assistance, she had thought this out, she gave no more attention to the matter, and waited calmly till such time as her beauty and her little powers of fascination should bring Will to her feet.

Loveday, however, did not progress very rapidly in the direction which Philip Lattimer wished him to take. He had known very few young ladies in his life, and he had never fallen in love with any of those whom he did know. The misses of St. Hilda's had been sisters to him, or mere acquaintances of boating expeditions or tennis matches, and none of them had made any impression on his heart.

Nor had any of the mammas of St. Hilda's

laid traps for him in the days when he was not a millionaire, but merely Dr. Debenham's *protégé*. There had only been one woman who had ever moved him, and that was Mary Weston.

The quick sympathy which she accorded to him when he first came to Fullalore's, the way in which she was always ready to advise and to prompt, had influenced him in no slight degree.

He began by giving to her that profound respect which Englishmen, thank God, always accord to a true woman. She made him feel, somehow, that it was a grand and a great thing to be true, and good, and honorable. If more women had this power to raise and exalt, it would be a better thing for men. When you find the husband exalting the wife and the wife exalting the husband, you find the very perfection of married life. Perhaps it is because all that is best and highest in the two spirits is united, and the marriage bond is something purer and truer than the mere bond of flesh. What a beautiful picture, for instance, is that which Mozley gives in his talkative book, of Mr. and Mrs. Rickards! "They were," he says, "like two flames continually lighting and warming each other."

There had been little time for Will Loveday to fall in love with Mary Weston. But she had exerted an influence upon him, which made him respect and esteem her; and there is no grander basis for enduring love than respect and esteem.

More than once since the day when he and

Clement Marriott had made Philip Lattimer's acquaintance, Will had wished for Mary to be back in her old place by Frank's chair, so that he might ask her advice and counsel. He was not altogether happy. When anything special came under his notice he wrote to Dr. Debenham, and followed that worthy man's advice implicitly. The only matter in which he had acted on his own responsibility was the placing his affairs in the hands of Mr. Keene.

That little affair had caused some slight unpleasantness. Mr. Wraxall had just completed his arrangements for investing the million at the time when Will called on Keene, and he came to Fullalore's to acquaint his young client with the fact a day or two later.

"I am very sorry, very sorry indeed, Mr. Wraxall," said Will, "but I have already made arrangements with Mr. Keene."

Mr. Wraxall fairly jumped with astonishment.

"Made arrangements with Mr. Keene?" he repeated.

"Yes. Have I committed some very glaring offense? You must forgive me if it is so. I had Mr. Keene's name mentioned to me as being that of a great financial authority, and I thought he would naturally be the man to manage so large an amount of money."

"Philip Lattimer suggested Keene, I suppose?" said Wraxall. "Well, Mr. Loveday, you

have a perfect right to do as you please. Did you consult Dr. Debenham?"

Will answered that he had not consulted the doctor.

Whereupon Wraxall went away and wrote to Dr. Debenham, telling him what he had heard, and suggested that it might be well if he, the doctor, ran up to town for a few days and examined things. For, said Mr. Wraxall, when Dr. Debenham obeyed the summons and called in Furnival's Inn, though he personally had nothing to say against him, it was rumored that Mr. Keene was a somewhat enterprising individual, who had more than once been unpleasantly spoken of.

It would be well, said Wraxall, if Dr. Debenham looked through the documents, which Will Loveday must hold, and then satisfy himself that things were going on all right.

For, by that time, Mr. Keene had invested no inconsiderable portion of the million.

Dr. Debenham followed the old solicitor's advice at once. He did more, he brought Will's papers to Wraxall's office, and went through them with him. And the result was that Mr. Wraxall had to confess that the investment had been made with extraordinary penetration and discernment, and that Will's fortune was as safe as a rock.

"There are strange things said about Keene," he remarked, "but there is no wonder that the

man is in high repute as a financier. There are investments here which we could not possibly have got. Of course, I am sorry that Mr. Loveday has transferred his concerns from here; but he is safe, and Keene is doing well for him."

And in time Keene heard these remarks repeated and smiled quietly.

CHAPTER XXIV

ADVISERS AND PETITIONERS

ABOUT this time Will Loveday began to have many advisers.

It is really wonderful how rapidly your circle of acquaintance expands when Fortune is kind enough to smile on you! There is poor Tom Baker, who, a year or two ago was dreadfully poor, and was cut by all his friends (?) in consequence. He had always been a good fellow, poor Tom, and his society was much sought after. Then he was foolish enough to marry for love, and suddenly a smash came, and Thomas found himself and his young wife at the very bottom of the hill. And all the old acquaintances dropped off one by one. Jones cut him in the street, and Brown passed him by with a chilling nod, which was infinitely harder to bear than Jones's point-blank rudeness. Folks said nasty things about poor Tom and his little wife, and yet they were both doing their best to keep their heads above water. Nobody lifted a hand to help them, of course. And now, I see, Tom has made a big success in something or other, and he has moved into a nice house again; and his pa-

tient and good little wife—God bless her!—has got a fine new silk gown, and Tom whistles as he goes along. And, oh, wonderful to relate, all the Joneses and the Browns, and everybody, have rallied round Tom again, and are openly declaring that they always knew that he must get on; and they are so pleased for his sake and for dear Mrs. Baker's sake, and all the rest of it. Alas, respectable British, where in all this wide world is there to be found such depths of petty meanness, of transparent hypocrisy, as are daily to be surveyed among you?

Will Loveday had certainly never been cut by his friends, and had therefore no reason to weep over the ingratitude and littleness of man. But when he became a millionaire, he found that a great many people, who had formerly either not known or paid small attention to him, were now very desirous of falling down before him, and offering incense to his millionaireship. These good people, of course, were purely disinterested in their actions. And yet, as they came one by one to Will's door, and gained his presence, and having worshiped him, began to ventilate their ideas and theories, they, with few exceptions, made some request, which meant that Will was to share his goods with them. Thus it ever was in this world, and thus it ever will be.

I think it was Willoughby Mainwaring who came first. Willoughby had met Oliver's heir

at Philip's chambers, and had recognized in him the young gentleman of the chops. Then they had been prodigiously friendly, and made exceeding merry over the episode of the six shillings and sixpence; and Willoughby had commenced going of a morning to Will's rooms, and narrating the story of his life. And, after a time, out came the scheme for the daily newspaper, of which Wraxall had spoken to Philip Lattimer.

"It is really most wonderful, most wonderful indeed," said Willoughby, "that you and I should have made each other's acquaintance in so fortunate a manner. The raw recruit meeting the old veteran. Ahem! I have had a long, a very long experience of literary and, er, journalistic matters."

"But you've retired from active service, haven't you?"

"Not retired, my dear sir, not retired. No, I have gone aside, if you like, to look upon the battle from afar, and to, er, direct it."

"To direct it?"

"Ahem—exactly. Let me tell you a secret, Loveday. I am thinking of starting a new daily."

"That will be a somewhat expensive undertaking, will it not?"

"It will be stupendous. But, oh, what a gigantic success it will be! I shall edit it, and I have got Tom Tosswell to do the society para-

graphs. You know Tom?—goes everywhere and knows everybody. If he does not know everybody he knows everybody's butler, so it comes to the same thing, you know. Of course, the work which he will do will make the thing a success. Then I have got Denis Carol to do the police courts, and he is awfully good at that."

"And what are the politics of this paper to be?"

"That is just where the beauty of my plan lies," said Willoughby. "I won't have any politics. It will sit in judgment on everybody, and will make things uncomfortably warm for mere party politicians. We have also another really magnificent idea. Quite a grand idea. What do you think it is? We are going to guarantee to our readers that never, on any consideration, will Ireland be mentioned in our columns."

"Well, that seems something to be thankful for, anyway," said Will.

"Yes. And now, dear boy, you must assist us. You must finance the matter, you know. Bless me, it is quite possible that the *Daily Censor* will yield twenty per cent. on its capital. Think of twenty per cent. on your million, dear boy."

And Will did think of it, and named the matter to Mr. Keene, who said certain disparaging things of Mr. Willoughby Mainwaring, and told Will that if he wanted to make Oliver Lat-

timer's money into ducks and drakes, there was no surer way than that which Willoughby had suggested. And therefore the *Daily Censor* has not yet appeared.

Tasso Morrell was another of Will's admirers. He made the young millionaire's acquaintance at Mrs. Lancaster's, and after the intimacy had become somewhat closer, he took to dropping in at Will's rooms and airing his theories.

"Er, you know, Loveday, I think you should do something towards the amelioration of the condition of our agricultural laborer," he said, one afternoon, as the two sat in Will's rooms.

"I should be very glad," Will answered, "to do anything in my power. What do you specially propose, Morrell?"

"I have a theory. I believe that the influence of some beautiful object would work quite a change. For instance, could you imagine a dung heap outside a cottage, whose walls were hung with a few of such delightful etchings as you have there?"

"No," said Will, laughing, "I couldn't imagine that. I could imagine the dung hill, but not the etchings. Because, you know, I don't think the people would care for etchings. If it were a presentation almanac, with a pound of eighteenpenny tea, now!"

Mr. Morrell sighed and looked slightly disgusted.

"Er—they would require educating to the desired level," he said. "But the experiment is worth trying. You might expend a few thousands, Loveday, on etchings, and we would distribute them in a county where culture has already made some slight progress."

"I am very sorry," Will said, "but I have no available money. Keene has locked it all up for me. Besides, I fear he would not think the etching proposition one likely to prove remunerative."

"The reward," answered Mr. Morrell, "would not be in money."

And then he went away, for it suddenly occurred to him that Will might ask him if he himself had invested anything in etchings for the humble cottage. Such a question would have been awkward, because Tasso's money was in the three per cents. Theorists, of course, are never expected to put their pet schemes into practice.

Here comes Jones Minor up Fullalore's stairs. Welcome, Jones Minor; you bring with you a healthy face and a smell of the North Sea. Have you had any fights lately with Petherick, and are you still well in front of all your compeers in the noble art of self-defense? Truly, you, Jones Minor, are a refreshing sight.

"Hullo, Teddy Jones! How came you here?" says Will, his face all aflush to meet an old fel-

low-townsman, though the latter be but fifteen years of age, and fonder of tarts and lemonade than of sentimental recollection.

"Hullo, Loveday!" says Jones Minor. "Came up for a day or two with the other folks. Thought a fellow must find you out. Thanks, I daresay I *can* eat something. London makes a fellow so confoundedly hungry."

When Jones Minor goes away, he carries, carefully folded in his watch-pocket, a ten-pound note for the old grammar school football club; and he dances outside Fullalore's for quite two minutes, and finally goes round the corner in such remarkable fashion, that x 999, who was lingering there to ogle Sarah Jane across the way, finds himself on his back in the gutter, while Jones Minor is twenty yards away making rude remarks.

Perhaps nobody gave Will Loveday such ready advice as Mr. Fullalore. The good Samuel had seen a great deal of the world in his time, and knew more than Mrs. Fullalore perhaps gave him credit for.

"I know what a great deal you must have to undergo, Mr. Popoway," he said, one evening when Will persuaded him to come upstairs and light a cigar, "I do indeed. I had an uncle, a most estimable man, who was in the wholesale line, grocery in fact. A hard-working man, Mr. Poppery, a most hard-working man. Toiled and

slaved all the year round, and his place was in one of those little streets leading out of Blackfriars Road—not a salubrious spot, sir, by any means. But he made his five hundred a year, sir, took his glass regularly every night, and had his pew in the chapel just across the way. No bother of any kind, you know, Mr. Lovering. Everything sober and quiet and respectable. 'Samuel,' says he to me, 'let me have my business and my meals regular, and I want no more.' Poor uncle Ebenezer!"

"Did something dreadful happen to him?" Will asked.

"I believe you, Mr. Lovejoy, I do, sir. Very dreadful. Sir, a maternal aunt—aunt Keziah Higginbottom—died, and left him, sir, a hundred thousand. A hundred thousand pound, Mr. Popwell! 'Sam,' says uncle Ebenezer, 'this is my death. I shall be worrited, Sam, with folks a-askin' for subscriptions and donations, and what not. They'll come from all the hospitals and institutions and lyin'-in societies, and homes for lost dogs.' And, Mr. Popway, it *was* his death. He never recovered."

"And where did the money go, Mr. Fullalore?"

"It was divided, sir, amongst twenty nephews and nieces. Mrs. Fullalore and myself, sir, still enjoy our little moiety. When we came into it, we took this house and decided to entertain ladies and gentlemen of the literary, artistic, and

scientific professions. Ah, Mr. Lovewell, money is a great responsibility. If I were a millionaire, sir, I should never sleep at nights, I should not indeed."

CHAPTER XXV

UNDER COMPULSION

WHEN Will Loveday left St. Hilda's for London it was May, and everything in the parks looked fresh and spring-like. It was now October, and London was beginning to put on a rather dismal appearance. Everybody who was anybody was out of town. Frank and Mary and Alma had not yet returned to Fullalore's, for they had heard of a very pretty village in Normandy, and had gone to it from Devonshire. Thither Clement had followed them.

Will was to go to them when he had finished his visit to Dr. Debenham, and had spent a few days with Mrs. Lancaster and her party at Scarborough on his way south. Philip Lattimer was there, and Gladys, and Mr. Tasso Morrell, and sundry others. And Philip and Mrs. Lancaster wanted young Loveday to be there too, so that the sight of Miss Lattimer, in her many wonderful seaside costumes, should finally bring him to his senses.

He was to go to the Lancaster party on the first of October, and after a week with them,

was to go forward to the Normandy village. Mrs. Lancaster knew of the latter project, and did not like it. She consoled herself by saying, that if a certain matter were settled to her satisfaction, Loveday would stay with them; otherwise he would go to Frank and the others, and after staying two weeks with them, would, with Clement Marriott's assistance, bring them all back to town.

Now, Mrs. Lancaster did not feel that her matrimonial schemes, in regard to Loveday and Gladys, were prospering as well as they might. There was none of that lover-like demeanor in Will which ought to have been noticeable, if he had fallen in love with Captain Lattimer's daughter. In London he had come to the house often enough, and had spent many a morning in taking Gladys and Dolly to the shows and sights. But he had done absolutely nothing towards bringing about that consummation which Mrs. Lancaster and Philip desired so devoutly.

And now came an accident which caused no end of trouble, and brought many other sorrows in its train.

It was the last day but one of Will Loveday's visit to St. Hilda's, and he was going a-fishing with certain old friends of his boyish days. He had enjoyed himself immensely during his stay in the old familiar place, and his only regret was that he had not asked Frank, and Mary and Alma and Clement to come down there instead

of going across the Channel. He was mapping out a program of what they would do next year, when one of Dr. Debenham's servants came running after him with a telegram. Will took it with a sense of coming trouble. He drew a breath of relief when he saw that it was from Scarborough, for he had feared that Frank, who had not been well, might suddenly have been taken ill. But the news was bad enough.

"Captain Lattimer has had a bad accident. Come at once."

He went back to the house and found the doctor just starting out on his rounds. Will showed him the message.

"That's bad," said Dr. Debenham. "What a pity they don't say what's happened. Now, let me see, I think I had better go with you, Will."

"I wish you would."

"Stuart shall take my work," said the doctor, going back into his house and taking up a railway guide. "There is a train due in ten minutes. Come along."

An hour later they were standing in the hall of the hotel where Mrs. Lancaster and her party were staying, and Mrs. Lancaster herself was hastening towards them. She had met Dr. Debenham before, and she was glad to see him now.

"Is it anything serious?" he asked, as she came up to them.

"Serious! Yes—the doctors say he will not live the day out."

"And what caused it?"

"A fall—he fell over the cliff. Will you come and see him, Dr. Debenham? Mr. Loveday, you go to my drawing-room. You shall see him soon."

She took the doctor upstairs, while Will found his way to the apartment indicated. As he closed the door behind him he saw that Gladys was seated in one of the windows. He went across and said something sympathetic, so that she began to cry.

"It is all so dreadful," she said. "They say he will only live a few hours and I can't forget seeing him fall."

"How was it?"

"We were on the cliffs, over there, you know, where there are so many rocks. And papa was quite on the edge, and then there came a great gust of wind, and he seemed to fall over all at once. And oh, I just saw his face as he went! It was so dreadful. And now he is dying."

"There may be some chance for him yet."

"Oh, I don't think there can be! We have had four doctors already."

And then she began to weep again, and Will had to stand by and feel that of all unpleasant things, the very worst is to see a pretty woman in tears, and know that you can do nothing to console her. While he was doing his best Mrs. Lancaster came into the room, and told him that Captain Lattimer wanted him.

On his way to Philip's room he met Dr. Debenham and another medical gentleman, and asked them if their patient was likely to recover.

"Not a chance," said the stranger. "He is practically dead. He will linger till five or six this afternoon, and then go off like a shot."

Will went in to the death-chamber and up to the bedside. He had never possessed any great affection for Philip Lattimer, but he felt very sorry for him at that moment. Philip lay on his back, his eyes were bright to an unnatural degree, and his quick, restless glance, showed that his mind was active enough. He strove to lift his right hand to Will, but it dropped powerless on the quilt.

"Will, old fellow," he said, with a ghastly smile, "here I am at last with a broken back. Hard luck, isn't it?"

"I am very sorry," said Will. "Very sorry indeed."

"Aye, it is a pity. They say I shall not live till night. I have no pain, and I am thankful for it. Loveday, I have a great deal to say to you. Is there anyone in the room?"

There was no one. The physicians had done all they could and gone away. No skill of theirs could save Philip Lattimer.

"Sit down here, Loveday," said Philip, "and bend your head this way. I don't feel any pain, but it seems an effort to talk. Loveday, I could

die easily but for one thing. I am not happy about my girl."

"About Miss Lattimer?"

"About Gladys—yes. What is she to do now that I am going? I can leave her nothing, and my life is not even insured. I have had so few chances in my time of doing anything for her."

Will said nothing. But he wondered if Captain Lattimer had already spent the twenty thousand pounds which he, Will, had lately given to him.

"You remember, Loveday, that you lent me twenty thousand. I had another five thousand from Oliver's Will. That was twenty-five thousand altogether. Then I had fifteen thousand to pay in debts, and there was ten thousand left."

"That will be something," said Will.

"Ah, but I have dropped it. I had what I thought a sure thing for the St. Leger, a fortnight ago, and I put on all I could. I stood to win sixty thousand. And the confounded horse walked in with the crowd! And now Gladys is penniless."

Will still said nothing. He thought Captain Lattimer had not been quite straightforward in his dealings with him. First of all he had got the twenty thousand so that he might reside with his daughter, whereas he now admitted that it was to pay his debts. And the dropping of ten thousand upon a race-horse, suggested that

Philip's love of gambling was greater than his love for his daughter. Philip spoke again.

"Loveday," he said, "I have thought that you and Gladys might—might be man and wife."

Will started and looked round, fearful lest anyone should have heard Philip's words.

"What made you think that?" he asked. "I do not know that Miss Lattimer has any ideas of that kind."

"Aye, but have you, or have you had? If I saw her promised to you, or to any other man who would be able to give her her proper place in life, I should die happily. Loveday, she would make you a good wife. She is a beautiful girl—there hasn't been such a beauty this season!"

"I had never thought of it," said Will. "Don't talk about it. Something shall be done for Miss Lattimer, but it seems to me wrong for us to canvass the chances of her marriage in this way."

"Wrong? And I her father? Loveday, if you had a girl of your own, and were dying, you would want to do your best for her. Here I am slipping away, and in a few hours I shall be powerless. Ah, if you would but marry Gladys, Loveday!"

"Stop!" cried Will. "This is foolish. How do I know that Miss Lattimer cares for me—that she would accept me? You speak as if I had only to ask and—"

"And that is all you have to do. I am sure the girl is fond of you. Besides, has she not a right to expect it? See how much you have gone to Mrs. Lancaster's house. How you have taken Gladys about."

"There were others with us."

"Dolly, and perhaps Mrs. Lancaster. My dear fellow, everybody is under the impression that you mean to marry my daughter. Why, more than one has congratulated me! Ah, I want to die in peace. I can trust you, Loveday. Come and tell me my girl is to be your wife, and I shall be happy."

Will went out of the room and out of the hotel. He wandered down to the sands, and went across to the spot where the accident had taken place. His head was all in a whirl with what Philip had said to him. Could it be true that Gladys was expecting him to offer himself to her, and that public opinion pointed to him as her future husband? He was somewhat flattered at the idea that so beautiful a young woman should prefer him to anybody else, and he was too honorable himself to harbor the suspicion that his money might have something to do with it. As he walked across the wet sands he began to wonder if he could not be happy with Gladys as his wife. True, he was not in love with her; but then he was in love with no one, so far as he knew. She was very handsome, very loveable, and he would feel very proud of her, no doubt.

Had not Clement pronounced her to be the greatest beauty of the day?

He went back to the hotel, after a while, and turned into Mrs. Lancaster's drawing-room. That lady was all alone, Dolly having been packed off with a party, who volunteered to relieve everybody of her presence.

"Dr. Debenham has gone back to St. Hilda's," she said, as Will sat down by her; "and Gladys is with her father now. Dr. Hill has just seen him. The end will not be long."

"It is a very sad thing," said Will.

"It is a very bad thing for Gladys. You know the Captain can leave her nothing—and I am not too rich. And then I have Dolly to think of," said Mrs. Lancaster. For Philip, keen to the last, had told her what had passed between himself and Will, and she thought it well to keep up the attack.

"She will be quite penniless, you know," continued Mrs. Lancaster. "And this is a hard world for a poor and beautiful girl."

"Mrs. Lancaster," Will said, "Captain Lattimer an hour or two ago, said to me that he would die happily if he knew that his daughter's future was settled. He seemed to think that she would marry me. Do you think she would?"

"Do I think she would? But why don't you ask her, Loveday? Of course it would be the best thing in the world. Let me send her to you.

She ran up to Captain Lattimer's room and called Gladys out. Then, while the girl went downstairs, Mrs. Lancaster stood waiting. She knew that Will would come upstairs when he had settled matters with Philip's daughter.

Will was very brief and very formal. He took Gladys' hands in his own, and told her that as her father was dying she would need a protector. No one could protect her like a husband. Would she, therefore, marry him, and give him a husband's right? And Miss Gladys, who had listened with much propriety, said "Yes," without hesitation, and lifted up her delicately-tinted cheek to be kissed.

And then, when they went upstairs, so that Philip Lattimer might be informed of the good news, they found Mrs. Lancaster and the doctor at his bedside. He was evidently at his last gasp, and the power of speech was nearly gone; but he had time to smile when he saw Will and Gladys standing by him. And before the smile had died away he was dead.

CHAPTER XXVI

FRANK'S DOUBTS

So Philip Lattimer died, happy because after all he had secured Oliver's million for his own child. He had caught the news from Mrs. Lancaster's eyes as Will and Gladys entered the room; and he would have liked to raise his hand and give the young couple his blessing, such as it was. But death came before he had time for that, and Philip Lattimer was gone from the stage of this world. He had not been a good man even in the eyes of worldlings, for his character was deficient in those common principles of honor, which worldly people hold in such esteem. And I am afraid that no one particularly regretted his loss. Gladys, to be sure, shed some tears and made lamentation. But she had known very little of her father, and had only seen him constantly for a few months, so that her tears were soon dried. She was not a little consoled by the fact that she was to marry a millionaire. As she retired that night, she so far forgot that her father was lying dead close by as to discuss her *trousseau* with Mrs. Lancaster's maid; and I fear she was somewhat put out by the thought

that she would have to wear somber black. Don't be too hard on her, good reader. She was only a child, and there are plenty of excuses for her apparent thoughtlessness, which you may easily suggest for yourself.

Charles Lattimer and his sisters came down to Philip's funeral. Charles had seen Gladys before, and he was kind enough to ask her to go to his home and spend a few weeks there. But Mrs. Lancaster said this could not be just yet, and then she told Charles about the engagement. Charles was glad to hear of it. He thought it a good thing that Oliver's money should in some way be shared in by the family, and he was quite content that the good luck should fall to Philip's daughter. As for the maiden ladies, they were remarkably frigid. They snubbed Mrs. Lancaster, were openly rude to William Loveday, and made poor Gladys cry. That is to say, Miss Penelope did, for Miss Alethea had not enough spirit to frighten a cat. When the funeral was over they went home, intimating to Mrs. Lancaster that as their brother Philip had thought fit to keep them in ignorance of his daughter's existence, they would now ignore that existence in future. Whereupon Mrs. Lancaster gave Miss Penelope such a piece of her mind as considerably astounded the good spinster and made Miss Alethea weep.

There was one person, however, who shed a

tear over Philip Lattimer's grave, and that was Willoughby Mainwaring.

"We were boys together," he said to Dr. Debenham, "and, I feel it. I do indeed. Poor Philip! He had his failings, no doubt. But then, who has not? Do you know anyone who has not, sir? For truth, I don't. Yes, we were young fellows together, and things used to look very bright for us. And now poor Philip's dead, and I'm a broken-down gentleman. I have had so much to interrupt me. If it hadn't been for interruptions—"

And then, with the exception of Dr. Debenham, they all went back to town and fell into the old life again. Mrs. Lancaster and Gladys began to busy themselves with the latter's wedding outfit. The wedding was not to take place for a year; but ladies always want a lot of time.

Will went back to Fullalore's, and thither returned the party from Normandy, whom he had kept informed of his doings. They were not a little surprised when the news of his engagement to Gladys came together with the tidings of Captain Lattimer's death. Frank and Mary said little, but Clement openly set forth his sor row.

"I don't like it," he said. "I am certain he has been drawn into it. Why it is only a month since I left him, and he had no idea of it then. It is some scheme of Mrs. Lancaster's. Old Lat-

timer is dead. Did he have a finger in it, I wonder? Most likely. But I always saw that Mrs. Lancaster was doing her best to bring Loveday and Gladys together. You women are such a bad lot."

This polite remark was addressed to Alma. They were alone, and the young lady was silent and sorrowful, while the young man was moody and savage.

"Are we?" she asked resignedly. "All of us?"

"There are jolly few exceptions. Mary, of course, is one. I couldn't imagine Mary plotting and planning, so that a girl should marry a fellow."

Alma would have laughed right out at that if she had dared. She knew well enough that Mary was something of an adept in this sort of thing.

"I think I will never marry," said Clement, puffing away at his pipe. "It isn't safe."

"I wouldn't if I were you, Clem."

"I don't think I shall. Not that you know anything about it, Alma. You are only an ignorant little girl. Of course, women must marry. An old bachelor can always be pleasant and agreeable; but who ever heard of an agreeable old maid? Yes, who ever did? Did you ever?"

"No, Clem."

"It is your virtue, Alma, to speak the truth. Some women would have said they had, just to be contradictory. Marry by all means, my dear."

"Yes, Clem. But no one has asked me to marry yet."

"That shows what fools all the men are."

"But you said just now that men are foolish if they do marry."

"I tell you what, Alma, I don't just know what I am saying. I am vexed. I wish that old fool of a Lattimer had left his confounded money to his cousins. It has spoilt Loveday altogther. He would have made a man of himself if he had never had any money. He was bound to be successful. See how he stuck to his work. Did he not make us laugh and cry? And then came all that wretched money. Since then, I dare bet all I am worth, that he has done nothing. He is nothing but a millionaire. I hate money. I hate millionaires. I hate designing women. These are the sort of things which make a man feel that he is out of joint with the times."

When they were all back at Fullalore's it really seemed as if the good old days, which Clement regretted so much, had returned. They were very merry over their first meeting, and they had a great deal to tell each other. And Will had to receive their united congratulations, and to stand a good deal of chaff from the men

and from Alma. But Frank, who could not see, and had, therefore, quick perceptions in other ways, made up his mind that Will was not quite happy. He made his way up to Will's room that night and began to draw him out.

"Will," he said, at last going straight to the question, "you are not quite easy in your mind. What is it? Tell me."

"Not easy? I ought to be, Frank. Haven't I got more money than I know what to do with? Am I not released from all the cares and troubles of this life?"

"For aught I know," said Frank quietly, "you may have become possessed of a larger stock of cares and troubles since I left town than you had before. Come, old fellow, are you as happy now as you were when you were sweating away at your papers?"

"Oh!" said Will. "Don't! If only those days were back again! Happy? Frank, how can a man be happy who has such an awful lot of money? Just fancy what my life is. Every morning comes a sheaf of begging letters. Parsons in particular. Why on earth do parsons get such a habit of begging? Church decorators must do good business, judging by the amount of letters I receive, asking me to subscribe to memorial pulpits and windows and carved screens. Recently I have given up opening these

letters. I am quite an adept at spotting a letter with a thorn in it."

"And is that all your trouble, Loveday?"

"No," said Will, "it isn't. I shall never be happy as I was, Frank. Ah, I was jolly when I first came here. What grand evenings we used to have down there in your room! And how I used to work, thinking that I should succeed in time. Do you remember Quish's check? I had more pleasure out of that than I ever shall have out of my gold-mountain."

"Why say that, Loveday? Have you ever thought what good you may do with your money? I suppose it is well invested, and it must bring in an enormous income. Go on living quietly if you like, and go on, too, with your work. Give away your money. There are thousands in this great city who need help."

"Ah," said Will. "I can give away no end; but I can't work. If I set to work and write a novel now, I shall have small pleasure in it. As Quish says, it won't matter to me whether the publishers like it or not. I can print it on vellum if I please. And oh, by George, Frank, imagine a reviewer writing an article on a millionaire's novel. No—those old dreams must go. I must marry and live as millionaires do live, and—"

"And your marriage, Loveday? Are you happy in that?"

Will said nothing for a moment. He was wondering if he was happy in the prospect of marrying Gladys Lattimer. Since their engagement he had seen more of her, and he was beginning to find she was not quite one with him in tastes and likings. She did not care to read the books he sent her; she was not able to talk with him except on the most ordinary topics; she seemed to have few ideas in common with him. This was not a pleasant prospect, he confessed to himself.

"I shall have a very beautiful wife," he said, "and I shall be able to give her all she cares to have."

And then they went downstairs and had one of their old evenings, and Will seemed as full of life as ever. But Frank was much disturbed in spirit; and when Clement went to bed that night, after having also interviewed Will, he felt so much disgusted with things in general, that he kicked a hole right through a canvas, which had stood awaiting his brush for several weeks.

It is the twenty-first day of December.

A cold, bright winter day in London, with plenty of good thick ice on the Serpentine, and a coating of frost on the roofs, which glistens like silver in the feeble beams of the sun. The shops are gay with Christmas things. The

poulterer's shops look most attractive, of course, because of the turkeys and geese and hares, and so on. Some of the butchers' shops, too, are positively bewitching. The vast mounds of beef are so inviting, that one goes about all day with quite a hungry feeling, and a longing desire for the advent of the day, which is only four days away.

John Keene came to his office on the morning of that twenty-first day of December, at ten o'clock. He was always punctual, and he considered ten o'clock quite early enough for him. Filliter and the boy-of-all-work were there, of course, at nine. There were sundry things to do before the great financier arrived, which required an hour's time. Filliter, for instance, had to take the letters out of the box and arrange them on his master's desk. The boy-of-all-work was obliged to practice his drawing for quite half-an-hour before he considered himself in form for the day's labors, which mainly consisted, for him, in sketching faces on the odd scraps of letter paper. The other half-hour he wiled away in friendly exchange of ideas with the other boys-of-all-work. At precisely ten o'clock, he and Filliter sat down to their desks and commenced writing enormous sheets of folio as if their very lives depended upon the number of lines they could do in ten minutes.

On this particular morning Mr. Filliter came

leisurely up the stairs at twenty minutes to ten. The B.O.A.W. was discussing Christmas questions with a neighbor. Mr. Filliter went into his master's office and returned presently with a bulky packet. He gave this packet to the boy, and bade him carry it to a certain address in the City. Result—Mr. Filliter was alone for twenty minutes certain.

He opened the letter-box in the hall door, and carried the letters into Mr. Keene's room. Having laid them on the desk, he proceeded to sort them on some plan only known to himself.

There were letters from all points of the compass—from New York and Yokohama, from St. Petersburg and Rome, from Melbourne and St. Kilda's, from the next, or nearest post office, and from Buenos Ayres. All these common-place epistles Mr. Filliter threw aside. He did not want them. But at the bottom of the pile he found what he did want.

It was an ordinary-looking letter, enclosed in an oblong envelope, which bore the post mark of a small Welsh town. The handwriting on it was very ordinary in appearance. In fact, there was nothing remarkable about the letter, save one thing. In the left-hand bottom corner there was a blot of ink—red ink. The address was in black.

Mr. Filliter took this letter up hastily and pushed it into his pocket. Then, remembering

that his master was not due for another fifteen minutes, he took it out again and turned it over and over.

"I wish I could open it," he said, "it's important, because there's the red spot. Wonder what it is. Wonder if I've time before he comes. He's never here before ten."

Outside a clock chimed the three-quarters.

"I'll chance it," said Mr. Filliter. "If he comes I must shove the thing into my pocket anyhow."

So he set to work. From his waistcoat pocket he produced a small bottle of innocent appearance, a bottle, in fact, which had once been used for holding homœopathic medicine in the shape of globules. From this bottle Mr. Filliter dropped a small, a very small quantity of liquid upon the flap of the envelope. And, lo! the flap began to curl up and to turn back, and in another second Mr. Filliter, the ingenious, had drawn forth the enclosed missive and was unfolding it before his eyes.

The letter was in cypher; but Mr. Filliter knew all about that. He read the cypher as easily as I read print. And he had not read three lines before he crumpled the paper up in his hand and started to his feet with an exclamation, in which joy and malice blended strongly.

"No need to fasten it up again!" he said.

"Hooray! A fortune and revenge too—both together! What tre-men-dous luck!"

And then the outer door opened and John Keene came in, for once, ten minutes before his usual time.

CHAPTER XXVII

BAD NEWS FOR JOHN KEENE

"GOOD MORNING, sir," said Mr. Filliter obsequiously.

"Good morning, Filliter," replied Keene. "The boy out?"

"Gone with that packet of papers to Morter and Quittem's, sir. I stayed late last night to finish them."

"That's right," said Keene. "I am glad they are done with."

He sat down at his desk, and laying his hat and gloves aside, began to turn over the letters. Mr. Filliter lingered, standing near the desk, for any orders which might await him.

Mr. Keene opened no single letter till he came to the end of the pile. Then he glanced up at his clerk.

"Is there no letter from Wales this morning, Filliter?" he inquired, again turning the envelopes over.

"The letters are there, sir," replied Mr. Filliter, "all that came, sir."

John Keene's forehead contracted, and he

pursed his mouth as though he meant to whistle. But his face cleared suddenly, and he sat to work on the letters. Some he gave to his clerk to answer; some he laid aside for his own consideration; some he tore up and consigned to his waste-basket.

"I ought to run up to Westminster about that writ of Jobson's, sir," said Mr. Filliter, preparing to leave the room. "It should have been attended to yesterday."

"Very well," said Keene, "go now if you like."

Mr. Filliter walked out.

At the door leading into the court he met the boy-of-all-work returning leisurely. Him he drew into a corner of the stairway.

"See here, Botts," whispered Filliter, "I'm going out. If I'm not in by eleven o'clock, run down here at ten minutes past, and keep an eye open for the telegraph boy. There'll be a wire due about eleven-ten. And, Botts, take that wire, and keep it for me till I come in, and I'll find a quid for you somewhere. Understand?"

"I'm fly," answered Master Botts. "All serene. All O.K."

He went whistling up the stairs, and Mr. Filliter set out on his journey to Westminster. He had told his master that his business was pressing, but his mind evidently underwent some change, for he no sooner got clear of the Temple than he turned citywards.

Underneath the shadow of St. Bride's Church, in Fleet Street, there is a quiet little court to which the great tide of hurry and bustle does not penetrate. Half-way along it, on the right-hand side, there is one of those dismal places where poor clerks eat wonderful dinners. Beef, vegetables, bread, sixpence; pie, a penny; uncleanliness and subsequent indigestion gratis. (Query. Why don't city clerks, who can only spare a shilling a day for dinner, club together and start a place where they might procure good wholesome food?)

Mr. Filliter walked up the court and turned into the eating-house. There was no one about. He ordered a cup of coffee—which he did not drink—and sat down in a little box where any newcomers would not be likely to see him. And there he drew out the Welsh letter and read it again, or, rather, he now read it through. In the office he had only read the first three lines.

This is what Filliter read:

Llewellyn Mine, Dec. 20, 18—

"DEAR KEENE,

"I have bad news for you. This afternoon we have had *a slight eruption of water.* Only Morgan and myself know of it—but it is still (5.45) going on. I fear it is destined to be permanent. That of course means ruin to the mine. As soon as you receive this *sell out.* I shall wire you at eleven o'clock to-morrow morning with fur-

ther news, and again as occasion rises. Lose no time if my first wire is imperative.

"Yours truly,

"WILLIAM PHILLIPS."

Mr. Filliter put the letter in his pocket, and went out. Through a maze of passages and courts he threaded his way to Blackfriars Bridge. He turned up Queen Victoria Street, and finally landed near the Mansion House in a narrow entry, where was displayed a brass plate, which informed passers-by that Mr. Benjamin Isaacs carried on business on the first floor as a stock and share broker.

Filliter mounted to the first floor. His relations with Mr. Benjamin Isaacs were evidently of an intimate nature, for he opened that gentleman's door without ceremony, and walked in. Mr. Isaacs, a youngish man of Hebrew extraction, exceedingly well dressed, and very much bedecked with gold chains and rings, was at the moment of Filliter's entrance engaged in trimming his nails. He looked up with a smile.

"Good mornin', ma tear boy," said he. "'Ope I see you well and bloomin'. Anything fresh, tear boy?"

"Jolly fresh," answered Filliter. "*And* good. Immensely good. You haven't sold them Llewellyn shares, Ikey?"

"Not me, tear boy. Kept 'em for your in-

structions. Your *private* instructions, eh? Ha—ha—ha!"

"The time's come," said Mr. Filliter. "We must sell. Sh—*there's been an eruption!* It's all U. P. with the mine, Ikey. So now we'll sell out. What's them shares worth?"

"They're worth one-sixty-three," said Mr. Isaacs.

"In two hours," said Filliter, "they'll not be worth a penny each. Here's mine—two hundred—bought with my 'ard-earned savin's, Ikey. What a go it would have been if we hadn't kept our eyes open!"

"So it would, my boy, so it would. I've two hundred too."

"Have you a customer for 'em, Ikey?"

Mr. Isaacs winked and tapped his nose.

"Raythe r," says he. "Widow lady—family of five—old man dead—left her a thou' or two—wants to invest in something big, what'll bring in a 'andsome divi. Wanted five hundred of 'em—so she did."

"Well," observed Mr. Filliter, "she'll have to be contented with *four* hundred of 'em this mornin'. P'raps to-morrow morning, or this evening, we might oblige her further, eh, Ikey?"

Mr. Isaacs laughed loudly, and protested that Mr. Filliter was an uncommonly funny dog—so he was. And then he went forth to sell out the four hundred shares.

He was back in twenty minutes, and he brought with him a quantity of bank-notes.

"Quite grateful, the old lady," he said. "Forked out a 'andsome commission for me gettin' 'old of such valuable papers so readily. 'Ma'am,' says I, 'they couldn't ha' been bought for *two*-sixty-three to-morrow.' And there's *your* share, tear poy, and the little matter I promised for doin' the fake successful."

Mr. Filliter counted the notes carefully. After which, he buttoned them in his pocket, and put on his hat.

"And it's a reglar buster, is it, tear poy?" remarked Mr. Isaacs. "Then your gov'nor is in for it, eh?"

"He's in for it heavy," said Filliter.

"Which way, tear poy?"

"The wrong way, I hope," answered Filliter. "Ta, ta. Mum's the word, Ikey, old man. There'll be fine reading in the evenin' papers."

He went away, rapidly retracing his steps to the Temple. And there, at the outer door, he caught up a telegraph-boy, who was hastening along with a dispatch.

"Anything for us?" asked Filliter.

The boy handed over his missive and departed. Filliter looked round. No one was about. He opened the telegram. This is how it ran when translated from the cypher:

"All hope gone. Water rapidly rising. Shall

do my best to keep matter secret to-day. Sell as rapidly as possible."

Mr. Filliter put the telegram in his pocket and went upstairs. Looking over the rails was Master Botts.

"There ain't been no wire yet," said Master Botts. "The guv'nor's in."

"All right," replied Mr. Filliter. "Here's the sov. all the same, Botts."

Filliter and the boy-of-all-work resumed their labors.

In the next room John Keene sat, busy with his correspondence, and having no idea that ruin was fallen upon him. If he had seen the letter and the telegram which reposed in his clerk's pocket, he would have taken steps to avert disaster. But he knew nothing of either.

He was wondering as he sat there why Phillips had not written to him. He had so much at stake in the Llewellyn mine that he was never very comfortable unless news came to him regularly and often. True, there was little to be disturbed about. The mine promised magnificently, so magnificently that Keene had ventured an enormous amount of his money on it. And only ten days before this eventful morning he had done more than that. He and Phillips had together decided to make a big haul out of the mine. I do not understand altogether what they had done. But they had bought up all the

shares they could lay hands on, and they were going to hold them until the price increased, and then they were going to sell.

And so with all at stake the moment of ruin came. There was time then to sell the fatal shares, if Filliter had not been in the way; time to sell them at enormous profit. And the time was slipping by, and John Keene was unconscious of the tide of disaster flowing as steadily towards him as the water was pouring into the mine in Wales.

Twelve o'clock.

Up the stairs came another telegraph-boy. Filliter received the message and opened it, and read it as he walked towards his master's door.

"Mine quite flooded. Impossible to keep secret longer. Hope you have sold out."

Mr. Keene looked up as Filliter entered, a look of expectancy on his face.

"A wire, Filliter?"

"Beg pardon, sir," said Mr. Filliter. "I thought it would be about that writ of Robinson's, so I opened it. In cypher, sir."

Keene snatched the flimsy paper from his clerk's hand and ran over the contents. Filliter lingered at the door, watching him out of his eye-corners.

As the words formed themselves before John Keene's eyes, he was so utterly confounded, that

they conveyed no meaning to him. Then the full truth flashed upon him, and he turned pale, and shivered. Filliter slipped out, smiling.

Five minutes went by. Then John Keene came out of the inner office, carrying a small bundle of papers. He was still pale, but he looked firm and decided.

"I shall be out for an hour, Filliter. Don't leave the office till I return."

He went down the stairs and out into the court with firm, rapid tread. He was not a man to be easily beaten. There might be time yet. He did not understand his agent's reticence, nor did he know anything of the circumstances of the flooding. But he knew that one thing must be done at once—at once if he would not be ruined. He must sell. It would not be a difficult task, for the Llewellyn Mine was looked upon as one of the finest ventures of the day. If only there was time.

He hailed a hansom, and bade the man drive to the Mansion House as quickly as possible. As the horse picked its way in and out of the crowd in Fleet Street, Keene fretted and fumed at the unavoidable delay. A minute might be worth untold money.

Ludgate Circus. A rush of newspaper boys, all yelling at the top of their voices.

"Speshul! Floodin' of Llooellin Mine in Wales. 'Ere y'are. Speshul!"

Keene stopped his cab, and spoke through the trap to the driver.

"Go back to the Temple," he said. "Quick as possible."

CHAPTER XXVIII

THE CLOVEN FOOT

JOHN KEENE returned to his chambers in despair. The story of the disaster was already common newspaper property, and the shares which that morning had been at a premium, were now not worth a farthing. In one full swoop disaster had come, and carried away with it the money which Keene had gathered together during his thirty years of work. It was a hard and cruel thing, he thought, as he sat resting his head against his hand in the quiet office. He had begun at five by selling matches and newspapers, and he had toiled hard ever since; and now the larger portion of the money which that toil had brought together was gone.

But when misfortune comes to a man like John Keene it does not come to conquer and overwhelm. Such a man may be knocked down, but he gets up again in a second, and prepares himself for the fray. Ten to one that he wins in the end. If he lets himself be beaten by the first blow he is a coward, and no good. John Keene was no coward, and he was filled to the brim with resources. Accordingly he threw de-

spair to the winds, shook himself, and prepared for another round.

He rang the little bell standing on his table. The boy-of-all-work put his head through the door.

"Filliter," said John Keene.

Mr. Filliter appeared.

"Shut the door," said Keene.

Mr. Filliter shut the door. He had the "speshul" *Evening Standard* in the pocket of his coat.

"I don't understand, Filliter," began Keene, "how it is that no letter came from Wales this morning. The mine has been flooded. There must have been some indications of it yesterday, and Mr. Phillips would certainly write. And yet there was no letter."

"Very strange, sir," said Mr. Filliter.

"It *is* strange. You are quite sure you took all the letters from the box?"

"Quite sure, sir."

"In future," observed Keene, "I will have a bag."

In future! Filliter could hardly believe his ears. He had fancied a general smash resulting, after his careful work under the guidance of friend Benjamin Isaacs; and here was the victim talking about a future. Clearly, there was something strange. Mr. Filliter began to consider whether it might not be well for him to betake himself to other and more peaceful

shores. If that little business about the letter—intercepted letter—and the telegram—likewise intercepted—were found out—oh! *oh!* OH! Filliter's back turned to an iceberg at the thought of it. Five years, certain. Perhaps ten. Penal. Even if he got off with two years 'ard, he would know about it. Brown bread. Skilly. Sleep on a plank. Pick oakum. Perhaps do the mill. And, oh, there was the dreadful letter in one pocket, and the awful telegram in another! And the guv'nor looking at him like six o'clock.

"If ever I get out of this," said Filliter, addressing himself, "I'll cut my stick across the blue, I will."

But he kept his countenance.

"That would be safer, sir," he said, referring to his master's suggestion about the letter-bag.

"Yes—but the telegrams, Filliter? Phillips would certainly wire this morning. How is it that this telegram," indicating the one which announced the total ruin of the mine, "has only reached me?"

"Can't say, sir."

"We must make inquiries. Go down to the telegraph office and ask. Go to the nearest telegraph office and send this dispatch. And now I am going out. I shall not be back till five o'clock. Let the boy go now. Lock up the office till your return."

Then John Keene put some papers into his pocket-book, watched Filliter lock the outer

door, and inscribe, "Back at two o'clock," upon it, and, calling a cab, bade the driver take him to Mrs. Fullalore's.

He was soon there, and Jemima was at the door, in answer to his ring.

"Mr. Loveday, is he in?"

"No, sir. Mr. Loveday has gone out."

"Do you know where he is?"

"I don't, sir."

Jemima's fingers closed over half-a-crown.

"Find out for me," said Keene.

Jemima runs upstairs. In five minutes she comes back.

"If you please, sir, Mr. Marriott thinks Mr. Loveday is at Mrs. Lancaster's. Leastways, he went there with Mr. and Miss Weston and Miss St. John early this morning, to go a-skating, sir."

Keene runs down the steps and reënters the cab.

"To Regent's Park."

He has no very clear idea in his mind as to what he is going to do. But instinct carries him to Money. And in his breast-pocket he has certain papers to be signed by William Loveday, and amongst them a power of attorney.

In half an hour he is standing in the hall of Mrs. Lancaster's house. That good lady catches sight of him from the stairs and hurries to meet him. Mr. Keene had become a regular visitor in her house during the past few months, and Mrs. Lancaster had more than once received

valuable advice from him in the matter of speculations.

"My dear Mr. Keene!" she exclaimed. "Whatever brings you out of your den at this time? I thought you were chained to the oar till three o'clock. And we have had luncheon. But I daresay they can get you some at once."

"Thanks, Mrs. Lancaster, but I won't take any food. I want Mr. Loveday. He is here, I believe?"

"They are all here. Loveday, and Weston and his sister, and Miss St. John. All, except Clement Marriott, who is sulky. They have been skating. Where is Loveday? Dolly, where is Loveday?"

"With Gladys, in the conservatory. Where did you expect him to be?"

"I will go to the conservatory, Mrs. Lancaster, with your permission. My haste must seem very rude, but I am obliged to return to the city at once."

He crossed the hall to the door of the conservatory, and opened it softly. But suddenly he stood quite still behind a tall group of cactus, and left the door open behind him.

Mrs. Lancaster's conservatory was a large one, and it was well-stocked; and Keene saw Will Loveday and Gladys Lattimer standing with their backs to him. Gladys was speaking in a loud angry voice, while Will stood with folded arms and averted head.

And then Keene noticed Frank Weston sitting a little distance away, in a corner where the others could not see him, listening, because he could not help it, to their conversation, with downcast head.

"It is always the same," Gladys was saying. "I am always made to feel that I am an ignoramus. This morning you all began talking about Clement's new picture. What do I know about pictures? What do I want to know? I only want to be amused. I like pictures, but I don't want to talk about them. Then Frank's new book. I like books too, if they are novels; but I don't want to talk about them as if I were a doctor describing some wonderful disease. I hate all that, and I hate clever people!"

Keene smiled. The blind man shook his head.

"If you would only talk about new gowns," Gladys went on, "or about anything that I like. But anything that interests me does not interest you; and so I am always left out in the cold, while you and all these clever friends of yours talk about things for which nobody but old women care a straw."

The blind man got up and walked softly towards the door, feeling his way along. Keene let him pass, and continued listening.

"I don't think anything of a lover," said Miss Lattimer, "who carries on as you do. I want to be amused—to be entertained—to have every-

thing done for me—to have pretty things bought —to be admired. And I don't want to be bored. Whoever heard of a pretty woman being asked if she had any idea about Social Economy? As if I knew anything about Social Economy! I do know something about dress. And I like men who can appreciate a beautiful woman, and who—"

The blind man came back to another door and called,

"Will you come here a moment, Loveday, old fellow?"

Will went, and Gladys pulled a flower from the nearest tree, and began to pluck it to pieces.

And, all of a sudden, the devil, who is always waiting about somewhere, entered into the soul of John Keene.

As Loveday passed out of the conservatory a vision rose up before John Keene's eyes. He saw himself in a far country—a land of sunshine and flowers—with the whirl and hurry and bustle of the past gone forever. He saw himself eaten up with ease and leisure. He missed the fierce faces of men who fought for gold, and he did not desire to see them any more. He saw his life one long round of luxury and delight—the delight of good living and of gratification—the delight of woman and of sweet peace, wherein was no murmur of the mart or the crowd, because each was far away. And seeing all this, he suddenly said to himself that

he would toil and spin no more, but go forth from the noise and the bustle and live his life.

He went up to Gladys and touched her on the shoulder. She looked up, and seeing him, smiled; for Keene was the only man of all that came to Mrs. Lancaster's who ever entertained or amused her.

"Mr. Keene," she said, "I did not know you were there! When did you come in?"

"So you are not very happy in your engagement?" he said, paying no heed to her question.

Gladys answered him by a peculiar smile, and a shrug of her shoulders.

"How can you expect it?" she asked. "Have we two ideas in common? Has he anything that I like? Except his money."

"Of course—except his money," said Keene, speaking in a dreamy fashion, and keeping his eyes fixed on some far-away object. "Except his money. Why not marry a man with as much money for whom you could care?"

"Beautiful! But I don't know a man like that."

"I am such a man."

"You! Ah, now you are joking."

"I am in sober earnest. Gladys, I am going to leave England. I am tired to death of the whirl and bustle of business. I have made my fortune, and now I am going to enjoy it. Will you come with me? We will go everywhere—"

"Oh, beautiful!"

"We will have a yacht—we will have all that man can have or money procure. Think of all that with me—and think of what you will have with that boy who cares nothing for pleasure, and who feels his money only a burden. And besides that, I love you! I asked your father to let me marry you the very day I first saw you. Come, say we will go, Gladys."

"But when?"

"When? This very day—to-night."

"And no one will know?"

"No one will know anything of it till we are beyond reach."

"Splendid! It is just like an elopement—such as one reads of in books."

"You will go with me?"

"Yes."

Keene drew a long breath.

"Now listen," he said. "At nine o'clock this evening you will put on a thick cloak and veil, and meet me at the gate out there."

"Yes."

"I shall have my car waiting for you. We shall drive away at once, and no one will know of it. It would be well if you made some excuse and retired for the night, so that you will not be missed."

"I shall have a bad headache after dinner, and go to my room."

"That will do splendidly. Remember, at nine o'clock."

"Oh, I shall not forget. And you will take me to Paris, will you not? And I shall have some new gowns from Worth?"

"You shall have all you want. Now I am going, Gladys. At nine to-night, remember."

"Yes, I shall be at the gate. This is really nice—and exciting. Won't Mrs. Lancaster be shocked when she knows? And that long-faced Will—for he is long-faced. Oh, I feel as if I were really going to enjoy myself again."

Keene went through the door by which Loveday had gone out, in answer to Frank's call.

CHAPTER XXIX

LINKS IN THE CHAIN

LOVEDAY found Frank waiting for him at the door of the conservatory. The blind man placed his hand on Will's shoulder.

"Let us go somewhere where we shall be alone," he said.

"What is it, Frank?" Will asked. "Are you not well? You look ill? Let me get you something."

"I am all right, Loveday. But I want to talk to you. Let us find a room where no one will overhear us."

"Come in here and let us smoke."

"Ah, yes, let us smoke. Blessings on the man who first appreciated tobacco! Why does not somebody raise a monument to his memory? Give me a cigar, Loveday—an especially good cigar. Ah, I feel better."

"What is the matter, Frank?"

"The matter is this: Just now I wandered into the conservatory. Mary and Alma are engaged with Mrs. Lancaster somewhere, and I was alone. And having wandered into the conservatory, Will, I heard two people enter who did not

see me. My poor boy, I heard all that Miss Lattimer said to you."

"Well, Frank?"

"Ah, but it is not well, my dear. When a woman talks like that before she is married, how will she behave after marriage? Will, don't make a fool of yourself. Don't wreck your life. Now tell me, if I have any right to your confidence. Do you love her?"

"You have every right to my confidence, Frank. There is only one man in all the world in whom I would so willingly confide. Frank, don't think me a scoundrel if I tell you that I don't think of her as a man should think of the woman who is going to be his wife. Perhaps I did once—for a short time. But I am not guilty of being fickle or changeable. Perhaps I have made a mistake."

"A mistake—yes. And what a mistake! Will, put yourself right at once. What madness to bind yourself to a woman who has no single taste in common with you! What misery you would have to endure! And she also—though it seems to me that Miss Lattimer will never let herself be much distressed by lack of sympathy."

"But what can I do, Frank? I asked her to marry me. Can I, being an honorable man, now tell her that I refuse to perform my part of the contract?"

"Oh, Loveday! And those are your ideas of honor? Honor? Fine honor! Admirable

honor! The honor of the world. The honor which makes men pay gambling debts with money which wife and children need bitterly. My friend, do not let that sort of honor prevail with you. Now listen to me. Should a man be true to himself?"

"Yes."

"Is a man, in being true to himself, true to God and to his neighbor?"

"Yes."

"Is that a marriage, even though blessed by church, and sanctioned by law, where man and woman are joined together who have no thought in common? Can heaven look down upon such a contract with any favor? I think not, Will. What do you think?"

"I believe you are right, Frank. But nevertheless, I am foolish enough to fancy that when a man has promised to marry a woman, he is bound, in honor, to fulfill his promise."

"Honor again! Where is the honor? It seems to me dishonorable."

"And what would people say?"

"Ah, now we come to the crux! So that is your stumbling-block, Loveday, after all? Mrs. Grundy, it seems, has terrors for you. Why does not some great knight ride forth and knock that hideous old beldam on the head? Mrs. Grundy! What does it matter to you if the world says all that is unpleasant and bitter? Do you carry your peace in your heart, or is it somewhere out-

side? If you can say, 'I am right—I am guiltless—I am guileless,' what matter if the world says, 'He is wrong—he is guilty—he is full of deceit?' Ah, Loveday, never mind what the world says, never mind what man says, if only your own heart, your own conscience, tells you you are right. Does your own heart tell you you are right in this matter?"

"I'm afraid not, Frank."

"If you are married according to the rite of the Anglican communion you will have to make a solemn vow. Great heaven! That men and women can thus blaspheme God, who know they have no feeling in their hearts such as they call Him to witness! Will you do this? You know that you do not love Miss Lattimer as a man should love his wife. You could not love her now, because your respect for her is dead. It must be dead. If it is not dead, you are not the man I suppose you to be."

"And what would you have me do, Frank?"

"I would have you be honest and straightforward. It is not for me to dictate. That lies with you. Yourself must teach yourself. You know what is right and what is wrong. Choose for yourself. I trust that at no time in your life will you have to look back and say, 'Here I went astray, thinking more of the world's opinion than of my own conscience.' "

And then Mr. Keene entered, led by Miss Dolly.

"There he is," she said, pointing Will out. "Is the house so big that it has taken you half-an-hour to find him?"

"Good-day, Keene," said Will, rising up and giving Keene his hand. "Have you been looking for me? Business? Alas, what curses congregate about a bloated millionaire! Sit down and take a cigar. Mrs. Lancaster turned this room into a temple of St. Nicotinus, for the special benefit of her male visitors, so we may smoke to our hearts' content."

"I have not time even for one cigar," said Keene, shaking hands with Frank. "I merely want you to sign some papers, Loveday, and then I must run back to the city."

"Dolly, get me a pen and ink," said Will. "Good child. Now then, where shall I scrawl my autograph? There? Right!"

He scribbled his signature in the various places pointed out by Keene, never casting his eye over the contents of any of them. Keene folded the documents up and put them in his pocket again. If Will had but known what they were!

"Rich men," he said, "must give themselves a little trouble now and then. Yours, Loveday, are not many. By-the-bye, Mr. Weston, last time I saw you we were talking of the Llewellyn Mine. I can't advise you to embark in it now. Our hopes are swamped forever there."

"Indeed! What has happened?"

"The mine is full of water. A sudden eruption. I can't make it out. Our engineers assured us that we had nothing to fear from that quarter."

"Do you lose anything?"

"I have lost a great deal. Fortunately for the public the shares were not on the market. The public will lose nothing. The promoters will lose heavily."

Will followed Keene to the door. Frank was left alone with Dolly Lancaster.

"Is Mr. Keene Gladys' uncle?" asked the young lady suddenly.

"I think not, my child. Why do you ask?"

"Then he is her grandfather. Because just now I went into the conservatory, and he was talking to Gladys; and he kissed her—twice—and put his arms round her."

Frank started.

"There, I've dropped my cigar," he said. "Can you see it, Dolly? That's right. We mustn't set fire to the house. I daresay Mr. Keene is Miss Lattimer's cousin, or perhaps her grandfather. But if I were you I would not tell anybody that he kissed her. She might be displeased. Do you like big books with big pictures in them?"

"No, I don't. I am not a baby. But oh, I do like almond toffee!"

"Very well. Don't tell anybody what you saw in the conservatory, and I'll send you more

almond toffee to-night than you can eat in a month."

John Keene drove back to his chambers. Mr. Filliter was going up the stairs.

"Have you been to the telegraph office, Filliter?"

"Yes, sir. Only one wire this morning, sir. They'll make inquiries about both letters and telegrams, sir."

This was not quite true. Mr. Filliter had got no further in his journey than the nearest restaurant. And the dispatch which his master had given him for transmission to Wales, still reposed in his coat pocket.

Keene walked into the inner office, and taking the papers which Will had signed from his pocket, laid them on the desk. He sat looking at them for a few minutes, and then went over to a large safe which stood in one corner of the room, and began to search for a book. While he was so occupied Filliter entered with a bundle of documents, and went up to the desk. One paper caught his eye in a second. Before Keene turned round the clerk had taken in its details, and noted the signature at the bottom.

"Whew!" said Filliter, regaining his own desk. "Here's a pretty go! Going to make it up out of Loveday, is he? More work for me."

Up to the very day of which I am now writing, John Keene, I believe, had never committed a single questionable action. He had always

looked to what men call the main chance, and, like most of his creed, had never permitted anything to stand in the way of his own interests. To-day, however, he allowed himself to drift with exceeding rapidity down the stream of wrongdoing. To make arrangements for running away with your client's sweetheart, and to take steps for transferring another man's money to your own pocket—these are not proceedings which strike one as being honorable or straightforward.

Shortly after two o'clock Keene set out again from his office, carrying with him the papers which William Loveday signed at Mrs. Lancaster's.

"I shall not be back till five o'clock, Filliter," he said, as he passed through the clerk's room. "If I am late you may lock up and go."

"You said that before," remarked Mr. Filliter, *sotto voce,* "and you came in at a quarter to two. So I shall keep you in sight, my old boy, this time."

Whereupon he locked the office door, and pinned upon its outer surface a notice to the effect that he would return in ten minutes. Filliter, mind you, was such an adept in the art of lying, that "ten minutes" conveyed to him no special meaning. You or I, going up to Mr. Keene's chambers, would have taken the notice to mean that some one would return to attend to us within the sixth part of an hour. Mr. Filliter

meant that he might be back at once, or he might not be back for several hours—perhaps not at all. A great many people are subject to attacks of this sort. The preacher who says "one word more" is quite as guilty as Filliter, or, as the individual who button-holes you with the remark, "half-a-minute—did you hear what happened to Brown yesterday?" It is a pleasant habit which people have got into of being indefinite and untruthful.

Filliter then followed his master down the stairs, out of the court, and through the precincts of the Temple, into Fleet Street. He kept at a little distance behind Keene, nor did he feel any trepidation as to his quarry's discovering him. John Keene was one of those men who never look back, and Filliter knew it.

Keene hailed a cab and sprang into it, after giving some instructions to the driver. Filliter immediately pointed out the vehicle to a disreputable individual who lingered near with an ancient four-wheeler.

"See that 'ansom," said Filliter, "that, where the gent's just getting in? Keep her in sight, wherever she goes."

"Right," said the disreputable one. "My 'oss ain't no 'igh stepper, but I guess we can do that easy."

The hansom in front did not make very satisfactory progress, owing to the crowded state of the thoroughfare. Presently, however, its driver

got away up Fetter Lane, and Filliter's man had to whip up his beast to keep within sight of it.

"All right," said Filliter, through the front glass, "you needn't run your horse's nose into his back. I've got *my* eye on 'em. Keep a safe distance."

In Holborn the road was more open, and the hansom went away finely. Filliter's cab crawled painfully in the rear. But a crush in Newgate Street brought it up again, and from there, to the Mansion House end of Cheapside, the two vehicles went in close procession.

In King William Street the hansom drew up before the door of a noted firm of stockbrokers.

"It's a-stoppin' in front," said Filliter's Jehu. "What am I to do?"

"Drive past when the fare gets out, and stop at the end of the street," said Mr. Filliter. "Then turn round and wait."

Keene jumped out of his cab at once and disappeared within the doors. The driver, in response to instructions, remained at his post.

"He's keeping the 'ansom," said Filliter, "so he'll not be long; and I'll lay my last dollar that his next move's the Bank."

The four-wheeler went quickly past the standing hansom, and drew up at the end of the street; and then, as Filliter had desired, it came slowly back. As it got near the hansom, Keene came out and took his place again. The hansom moved away quickly.

"Follow 'em," said Mr. Filliter; and the cabs fell into procession again.

"I knew it would be the Bank," said Filliter, as the hansom drew away past the Royal Exchange. "And it's Loveday's money, you bet, that he's going to nail. What a go! Ain't he a nerve, neither? Here, you, cabby, wait here awhile till I come back. I shall want you to follow that cab again."

"Don't go a-runnin' orf without payin' me my fare," growled the disreputable one.

"No fear. Back in five minutes. Turn her head for the Strand again."

He ran across the square, and reached the hansom in time to see John Keene disappearing within the precincts of the Bank of England. Filliter mingled with a small crowd of men passing in, and kept his eye on his master's proceedings.

Keene's business was evidently one requiring extra care and attention, for a cashier took him aside, and began to devote his services entirely to him. What seemed to Filliter an enormous quantity of gold was paid to him, and stowed away in a strong leather bag. Then came quite a sheaf of notes, counted and recounted a great many times, by both the cashier and Mr. Keene. And then the latter locked his bag and walked forth. Filliter followed, keeping in the shadow as much as possible, until Keene had reëntered the hansom.

"Blessed if he ain't goin' East, now!" said

Filliter, as the hansom went away towards Aldgate. "What's up now? Is he goin' to slope straight off? Here, you," he cried, regaining his own cab, "drive after 'em as 'ard as ever you can."

"You should ha' got a better 'oss, if you wanted 'ard drivin'," growled Jehu, the disreputable. "Do you think this 'ere's a Derby winner?"

"None o' your jaw," answered Filliter, who was on his knees on the front seat, with his head close to the little window. "Now then! You're goin' to run 'em down. Here, sheer off a bit, and let 'em pass us again. I'll keep my eye on 'em through the back window."

The hansom had suddenly pulled up at a door under the Exchange—a door, which, as Filliter knew well enough, was that of a firm who did no inconsiderable business as money-changers, and could, at a moment's notice, supply you with coin bearing the image and superscription of any sovereign, or ruling power, under the sun.

"Goin' to change the flimsies," says Filliter, peeping through the little pane of glass in the cab's back. "Ain't he a fly 'un, and no mistake? He won't make no bloomin' error, he won't. Trust him for that."

It was some little time before John Keene emerged from the money-changer's door. As he got into the cab Filliter heard his instructions plainly.

"London Docks," said Keene.

Filliter dropped on the floor of the cab and groveled as the hansom went by.

"He's going to slope," he said, excitedly. "What a go! What shall I do? Here, cabby, go on again. Follow 'em up to the end. I expect I shall have to invoke the aid of the law yet."

CHAPTER XXX

THE IRON SAFE

KEENE stopped his cab near the Docks, and went into a shipping office, whose door-plate exhibited the name of a firm whose steamers ran between London and the Spanish ports. Mr. Filliter almost shouted for joy as he observed this fresh development of the game which he had followed so carefully.

"Going to slope to Spain, of course," he said. "No chance of being caught there. It's grand, is this! Of course I must have my share out of it. Here, you, how much do I owe you? I'll get something slower to take me back."

"Half-a-quid 'ud be cheap, seein' the way I've worked this 'ere hanimal," growled the driver.

"Half-a-quid be blowed. There's five bob for you, and that's one too much," returned Mr. Filliter, motioning the man away. "And now let's see. When Keene comes out I must know where he's going to. Here, boy," he called, seeing a ragged youngster close by. "Come here inside this doorway."

The boy ran across and followed Mr. Filliter

within the recess of a conveniently situated open door.

"You see that 'ansom down there?"

"Right, guv'nor. The one what the chap had what's gone inside there."

"That's it. You run down there and hang about till the fare comes out. Then listen where he tells the driver to go. Come back here and I'll give you a bob."

"Right, guv'nor. I'm fly."

The boy departed as fast as two unshod feet could carry him, and Filliter, peeping out from his vantage point, saw him pull up at the hansom, and commence turning cart wheels for the benefit of the driver.

When five minutes had gone by, John Keene came out again, and sprang into his cab. The boy ran to hold the door open, and touched his forehead. But Keene gave him nothing, and he came back to Filliter at top speed.

"Fork out the bog, guv'nor, he said, breathlessly. "The swell cove didn't give me nothin' at all."

"Where did he tell the driver to go?" demanded Filliter.

The street-boy's face assumed a knowing expression.

"Let's see the tin," he said. "No bob, no informashun. That's me, that is."

"There, then," said Filliter, throwing him the demanded coin. "Now, quick."

"Temple," said the gamin, and departed whistling.

Mr. Filliter set off in pursuit of the hansom.

"He'll get in before me," he said, "and that won't do. Dash it! why didn't I keep that old hearse a bit longer? Hallo! there's a hansom—blessed if there ain't. Hi!"

A hansom came slowly round the next street corner.

"Here," said Filliter, hurrying up and climbing in, "you see that 'ansom in front there? She's for the Temple. Get me there before her, and I'll give you ten shillings."

"Get in," said the man, whipping his horse into a gallop. "My mare's fresh."

They went along at a fair rate of speed, and soon caught the other cab up.

"Don't get too close," cried Filliter, through the trap. "Keep a little behind. And here, if you can give 'em the slip anywhere, without the fare seein' me, so much the better."

When the two cabs reached the Mansion House, Keene's driver turned along Cheapside, evidently meaning to adopt the route taken on his outward journey. Filliter's man turned into Cannon Street, and managed to get along at a higher speed. But there was a block in Ludgate Hill, and when they got clear of it five minutes had been lost. And so when they came to Fetter Lane, there was Keene's cab just turning out of it, and in front of them.

"Here," cried Filliter, handing his money through the trap; "let me get out. I can manage it on foot."

He jumped down at the sidewalk, and dashed madly through the crowd towards Middle Lane. As luck would have it, a horse fell just in front of Keene's cab, and stopped its further progress. Filliter dodged by, and reached his master's chambers well in front.

Master Botts was waiting on the landing, whistling popular tunes to while the time away. He was by no means averse to spending his afternoon in this desultory fashion, though he would rather have been engaged in larking about the court below.

"I've been waiting here ever since three o'clock," he said, as Mr. Filliter rushed up the stairs. "And there's been no end of people called. There's an old woman in a fearful way about somethink, goin' to call again, she is."

"Look here," panted Filliter, "the guv'nor's coming, Botts. Hook it down the other stairs, and out the Embankment way. You needn't come back to-day. I'll tell Keene you're out with the letters or something."

Master Botts sped away rapidly, glad to get home to Camberwell somewhat earlier than usual because Christmas was near, and mince pies and such like things were in process of manufacture at the Botts' family mansion. As the sound of his departing feet died away, Filliter

unlocked the door, first tearing off the "ten minutes" notice, and entering, relocked it behind him. It was five o'clock then, and quite dark in the offices. The fires had gone out, and there was no light whatever.

But Filliter, cat-like to the end, wanted no light. He groped his way into Keene's private room, and there made for a cupboard which was let into the wall in one corner. He felt for the key, unlocked the door, bestowed his spare figure inside, and locked the door again. He knew he was safe there. The cupboard was only used as a lumber room for old papers and books, and Keene was not likely to need anything which it contained. If he did want to open it, it didn't matter to Filliter, for the key was inside.

Filliter leaned his spare form against the piled-up books and waited. On the level of his eyes were two small round holes, made there by some carpenter, who was possessed of the idea that it might be well to admit fresh air into the cupboard. Mr. Filliter mentally poured blessings on the head of this individual, and observed to himself that the air-holes were just the thing. And then he began to wonder how much longer Keen was going to be.

Five minutes passed—ten minutes—a quarter of an hour. Then, as Filliter was beginning to wonder whether he had better not emerge from his hiding place and reconnoiter a little, a knock

came at the outer door. A timid knock at first, which grew bolder and bolder.

"The old woman mentioned by Botts," thinks Mr. Filliter. "Let the old jade knock!"

Then comes the sound of a key turning in the lock.

"The boss," says Filliter. "Now for it."

Mr. Keene's voice comes to him plainly.

"You wish to see me? Very good—one moment while I get a light. My clerk seems to have gone home. There."

A glare of light darts through the two round holes into Filliter's eyes. Keene has lighted the gas in his own room.

Filliter looks out of his eyelets. Keene is coming into the room again after lighting a single jet in the outer office. A woman follows him—a woman of middle age, dressed in mourning, whose round, comfortable face looks much concerned about something or other, and who carries a black-bordered handkerchief, and occasionally applies it to her eyes. Keene drops into his chair, placing the bag which he has brought in on the desk before him. He motions his visitor to sit down.

"What can I do for you, ma'am?" asks Keene. "I'm rather pressed for time."

The lady in black wipes away a tear.

"Oh, sir," she says, "I'm in great trouble—I am indeed. I never thought when my good man died that I should have so much to try me.

'Martha,' says he, when he was a-dyin', 'Martha, be careful about investments. Don't snatter the little pile away, as I've got together with years of 'ard work, Martha.' And I never meant to, sir; but it looked such a good investment, and everybody was a-talkin' of it."

"Oh!" says Filliter, in the cupboard. "Here's a go! Ikey's client for them shares. What a blessed lark!"

"I don't understand, ma'am," says Keene, twisting uneasily in his chair. "What was a good investment?"

"Them Llewellyn shares, sir. Wasn't you the solicitor for 'em? I saw your name on the papers that came, saying how it was going to pay twenty per cent."

"That is so. I did promote the Llewellyn Mine. But you had no shares, ma'am, had you?"

"I had indeed, sir. I bought four hundred of 'em this mornin' from a scoundrel of a fellow near the Mansion House—Benjamin Isaacs, his name is. He told me they couldn't be had to-morrow for twice the money. And in an hour or two after me paying him that money, I bought the evenin' paper, with an account of the floodin' of the mine, sir. And all my money gone! That Isaacs ought to be hung, he ought, and robbing the widow and orphan—seven of 'em I have, sir—and one only just beginnin' to walk and talk this very month—of their 'ard-earned substance."

"If only Ikey were here!" said Filliter. "Blessed if I shan't laugh in a minute."

"And when I went to him, sir, this afternoon, that Isaacs laughed at me, and ordered me out of his office, so he did, the villain. And me the widow of Samuel Jones, as was a Common Councilman, and the respectablest baker in all Cheap!"

"Go it, old gal!" says Filliter. "Ain't this immense!"

"Let me see your papers," says Keene. "I had no idea Mr. Isaacs had any shares. Ah! At what time did you receive these? Soon after ten this morning? And you paid him how much? Four thousand and fifty pounds?"

"And what am I to do now, sir?" asks Mrs. Samuel Jones, with more tears. "Samuel left us six thousand pound, and here's the best part of it gone. And the poor little 'uns, what will they say to me in days to come when I tell 'em their father's money went in gamblin'—for it's nothin' better."

"Very well," said Keene. "I'll give you the money back, ma'am. I've lost heavily myself, but I can find four thousand pounds for you."

Filliter fairly jumped.

"Well of all," he began. "This *is* too much! But there—'t ain't his own money."

In this Filliter was wrong. It *was* John Keene's own money which went to Mrs. Jones and her seven young Joneses. It was about all

he had. That of course did not matter, seeing that he had appropriated Loveday's million during the afternoon. He opened his bag, and counted out certain notes, which he handed to Mrs. Jones, who poured forth such a torrent of thanks and blessings that Filliter was struck dumb.

"May Heaven bless you, sir," said Mrs. Jones, shaking Keene's hand violently, and dabbing her round face with the notes which she clutched in company with her handkerchief. "The orphans 'll pray for you every night, sir."

"Aye," said Keene, taking her to the door, "let them pray. Good-day to you, ma'am. No more thanks. Mind the stairs—they're very dark. Good-day."

Then he locked the door of the outer office, and came back to his own. He stood for a moment looking at the bag standing on his desk.

"That's the last," he said aloud. "All the proceeds of thirty-five years' toil. Gone as fast as the water must have risen in that fatal mine. And now, 'evil, be thou my good.' "

"Ah," said Filliter, in the cupboard, "he's beginning to talk Shakespeare. Them last words were quite tragical. What's he up to next?"

Keene sat down before the bag, and began to take out its contents. There was an enormous quantity of gold in *rouleaux;* these he counted over and returned to the bag. Then came a good

deal of paper money, and after that papers, which no doubt represented money.

"He's provisioned himself well, anyway," said Filliter, trying to see as much as possible, and suffering awful tortures in the way of cramp. "Wish it was all mine!"

Keene locked the bag up again.

"There it is," he said, still speaking as if to some listener. "There's old Lattimer's money, fallen at last into the hands of a man who would have made more if—if what? If a woman hadn't come across his path? Ha, ha, that John Keene at forty should fall in love!"

"Lor'!" said Filliter once more. "Here's a nice state of things. A woman—and *him!*"

"Well," continued Keene, "he'll be glad to see the end of both—money and girl. No good looking back. Now for home, and then for Gladys, and then for the steamer, and Spain, and love, and ease, and—"

"And fifteen years' board and lodgings gratis at Portland," said Mr. Filliter, stepping out of the cupboard and waving the key thereof in his master's face. "You bloomin' old thief! I've caught you, have I?"

Keene had started when he heard the key turn in the lock, but he grew calm and cold as he recognized his clerk.

"That you, Filliter!" he said, putting down the bag again. "What are you doing in that cupboard—and why did you lock yourself in?"

"What am I doing? What are you a-doing? What did you do at the Bank this afternoon, and what did you do at King William Street, and what did you do at the Docks? What am I doing? I am going to Loveday—that's what I'm going to do!"

"I always knew you were a sneak, Filliter. I didn't know you drank."

"Drink!" shouted Filliter. "He thinks I'm drunk! Am I? Look ye here, Mr. John Keene, I'll show you. Who was it that worked me like a horse for six years, and wouldn't give me a rise when I'd asked for it two years running? *You!* Who lent me twenty pounds once to bury my poor old mother, and screwed sixty per cent. out of me for it? YOU! Who was it that treated me like a dog, and got as much out of me as other men get out of three clerks? YOU! And who was it I swore to be avenged on? YOU!"

Keene had folded his arms, and stood watching Filliter, as the latter danced excitedly about the room. He said nothing, and Filliter began again.

"Aye, who was it that plotted and planned? *Me!* Who kept Phillips's letters back and Phillips's telegrams? ME! Who knew first thing this morning that the mine was flooded, and kept the news back so that you couldn't sell out while there was time! ME! And now you hand out half the contents of that bag, or I'll—"

When Filliter mentioned the intercepted let-

ters and telegrams, John Keene's face assumed an ugly expression, and his hands began to twitch ominously. He suddenly sprang forward and hit Filliter between the eyes. The clerk fell like a stone. And Keene, panting with rage, looked round him.

A large safe, partly built into the wall, stood near the fireplace. Keene walked across and unlocked the heavy door. He came back, and picking Mr. Filliter up with ease, carried him over and put him, a motionless bundle, into the safe. After which, he locked the door carefully.

And then he picked up his bag, turned out the lights, went out of the chambers, locking the doors behind him, and so descended the stairs and went away.

CHAPTER XXXI

THE END OF THE LEGACY

MRS. LANCASTER had said that Clement was sulky, and therefore remained at home in his studio when the others went skating. This was not quite true. Certainly, Clement in those days was anything but good company. Even Alma could do nothing to rouse him. And yet she understood him better than anybody.

But he had not stopped at home on that particular day because of his bad mood. The fact was that Quish had commissioned him to execute six book illustrations, and Clement was working hard at the welcome task. No one knew how glad he was to get hold of guineas in those days; no one guessed how he was scraping shillings and sovereigns together, so that ere long he might ask Alma to marry him. For Clement was, and long had been, in love with her.

They spent the day in skating, and dined at Mrs. Lancaster's. And after dinner, Gladys had a bad headache, and retired to her own room, asking to be left alone.

Clement ate his dinner in company with Mrs.

Fullalore and Samuel. Afterwards he went back to his studio and smoked a quantity of tobacco, staring hard meanwhile at a portrait of Alma, which he had recently painted, and then refused to part with to the legal owner. Ere long he began to feel lonely.

"I'll go to Mrs. Lancaster's," he said, after certain moments of deliberation and consideration had gone by. "At any rate, I can come home again if they have already left."

When he got into the street, he began to wonder if he could manage without a taxi. Once upon a time he would have called for a cab without any doubt as to the wisdom of such a step.

"No—I'll walk," he said, at length starting off at top speed. "Two shillings is two shillings. Two shillings will buy something useful, no doubt."

When Clement reached Mrs. Lancaster's house, he paused outside, for he heard Alma singing. Now he knew that Alma hated any one to enter when she was singing, so he leaned against an angle of the porch and waited.

Mrs. Lancaster's house is enclosed by a high wall. Inside the wall are large groups of shrubs and small trees. The front door is approached by a flight of steps, and the steps are surmounted by pillars. From these pillars you command a view of a little door, which opens from the gar-

dens to a side road. There is a corresponding door into the house.

While Clement waited he heard the wheels of a motor coming nearer and nearer along the main road. Then he saw it pass. It stopped at the end of the little side road. At the same moment Clement heard the side door gently opened, and immediately caught sight of a female figure stealing down the path to the door in the wall. Whether he had any suspicion of the figure's identity, I don't know; but he waited till it had passed through the door, and then he ran quietly across the lawn, made his way through the wet bushes, and looked between the iron railings at the figure as it passed him on its way to the car. Great heavens! Gladys Lattimer!

A man was waiting by the machine wrapped in a large fur coat. He turned his head. Clement recognized him in the lamplight. John Keene! What on earth was up?

Keene came forward to meet Gladys. She was closely wrapped up in furs, and a veil was over her face; but Clement had no difficulty in recognizing her. He watched them get into the car and drive off. A taxi was passing. He boarded it and told the man to follow the car.

It stopped at the London Dock entrance, and Keene handed Gladys out. He gave one arm to her; with the other he carried a small bag.

Clement waited a moment and then followed them.

Close to the dockside a steamer lay with steam up, and a tug in front, ready to tow her out. Clement, from the shelter of a convenient shed, saw Keene and Gladys go aboard. The gangway was at once drawn in; the tug's paddles began to revolve, and tug and steamer were quickly passing out of the docks. And Clement was so amazed, that he was only just in time to make a note of the steamer's name.

As he went back towards the gates an official stopped him and began to ask his business.

"All right," said Clement. "There's my card. Can you tell me anything of that steamer which has just gone out—the *San Ildefonso?"*

"San Ildefonso? Yes, sir. She belongs to Estoral and Company, of London and Cadiz."

"Was she due out to-night?"

"No, sir, she was not. She unloaded yesterday, and she ought to have been here a week yet. Don't know why she's gone again so quickly, unless she's been specially chartered."

"Thanks," said Clement, and went back to his cab.

"Keene has worked it with Gladys Lattimer," he said to himself as he rode away. "Good shutness to both of 'em. If they had carried that confounded money with them, I should really have felt grateful to them."

It was nearly midnight when they returned from Mrs. Lancaster's. Clement stood at the foot of the stairs to meet them. He hardly spoke to either Alma or Mary; but he took Frank's hand in his own, and merely saying "Frank and Loveday, I want you; let the women go to bed," went away up the stairs with the other men.

"What is the matter?" said Alma. "Clement seems strange, does he not?"

"My dear, I have given up endeavoring to understand him. Perhaps some one is dead, and Clement turns out to be a peer of the realm, or a millionaire like Loveday. No one but a real live lord could possibly be so polite as Clement. 'Let the women go to bed.' Come, Alma, we will sit over my fire."

Half-an-hour later Frank knocked at Mary's door. She bade him come in.

"Is Alma there?" he asked, as Mary led him forward to the fire.

"Yes, Frank. Must I run away?" she said.

"No, my dear, stay there. Mary, Alma, something dreadful has happened. Mr. Keene has run away with Gladys Lattimer."

They saw nothing of Will or Clement that night.

Next morning, at ten o'clock, Clement, Will, Mr. Wraxall, and a gentleman from Scotland Yard, stood in Keene's Chambers.

"We must visit the various brokers and bank-

ers," said Mr. Wraxall. "I fear your money is gone, Loveday."

"No doubt about *that,*" says Mr. Scotland Yard. "Oh, not a bit."

Master Botts utters an exclamation.

"There's the guv'nor's keys," he says, pointing to a small bunch of keys lying near the desk.

The man from Scotland Yard picks them up and looks them over with a knowing expression.

"Let's see if we can get any information from the safe and the desk," he says, stepping over to the receptacle containing Mr. Filliter's limp form.

They gathered round him while he tried one key after the other. At length he gets the right one, and the ponderous door swings slowly open.

"God bless me!" cries Mr. Wraxall, "what's this? Keene's clerk, by all that's wonderful!"

And out of the safe, with an ugly contusion on his forehead, very white and evil looking, comes, or rather tumbles, Mr. Filliter.

"Here," says Clement, "hold up, will you, my man. How came you in there?"

"Gentlemen all," says Mr. Filliter, "it's mercy I'm not killed and suffocated! What agony have I not endured this blessed night. Mr. Loveday, sir, this is what comes of me lookin' after your interests, sir. Keene, sir, knocked me down and fastened me in there last night. After appropriatin' your money, Mr. Loveday. I was a-tracking of him all yesterday

afternoon, sir, which cost me fifteen shillings—tracking him to the brokers, and the Bank, and the Docks; and when I attempted to expostulate with him, sir, he gave me this. Oh, dear, has anybody got any brandy?"

Five o'clock that evening, at Mr. Wraxall's offices, Will, Clement, and Mr. Wraxall, in consultation.

"The money's gone clean as a whistle if we don't board that steamer," says Wraxall. "We must intercept her somewhere."

And just then a clerk enters, showing in a foreign-looking gentleman, who introduces himself as Mr. Estoral, and who is evidently much excited.

"Sir," says he, approaching Mr. Wraxall, "here is bad news. Our ship, the *San Ildefonso,* has been run down off the Nore, and they are all drowned except two men, who fortunately leaped to the other vessel."

Thus Will Loveday was a millionaire no longer. Old Lattimer's Legacy had come to him and gone again, for John Keene had carried it away in hard cash and easily negotiable securities; and the bag which held it went down in that ill-fated ship, the *San Ildefonso.* Mr. Wraxall was all for employing divers and endeavoring to recover it. It was quite dreadful, said he, to think of that money—that enormous amount of money—lying idle and profitless at the bottom of the sea. And, to please him,

Loveday gave his consent to the diving scheme, and allowed Mr. Wraxall to employ men who plunged into the deep and did their best to recover the precious bag. Many weeks were spent in this work; but at last the divers gave up all hope, and the *San Ildefonso* and the bag were allowed to remain in peace. And somewhere, amid the wreckage, lay John Keene and Gladys.

Will went away to Dr. Debenham for a month. And then he came back to Mrs. Fullalore's and got into his old rooms, and went on with the old life. And one day, immediately after his return, he persuaded Clement and Frank to take Alma and Mary out of the way for a whole day. When they came back at night, Will led them all upstairs and threw open the door of the room which he and Clement had once furnished in such magnificent fashion out of old Lattimer's money. Grand chairs and bookcases, rows of books in fine bindings, expensive pictures and such like things. And now—

What they saw was the room itself, just as it was when Will first took it, except for the wallpaper, which it had been impossible to remove. All else had gone. There again were the chairs in horse-hair; there the ink-splashed desk, and the little bookcase, with two or three dozen well-worn volumes arranged on its shelves; there, too, the pictures which Clement had selected from his own o'erladen walls.

"What meaneth this?" asked Clement. And Will made answer and said,

"It means, Clem, that Richard is himself again, and that I am free from all the encumbrances which hitherto did weigh me down. I shall now do some hard work and fulfill my mission."

And so he was again working away as he used to work in the days before old Lattimer's money came his way. And little by little the others gleaned certain facts. First Mr. Wraxall told them that when things came to be looked into after Keene's flight, there were still twenty-five thousand pounds left of the million. This, of course, was a handsome sum; but Will would have none of it.

"Let it be divided between Dr. Lattimer and his sisters, and Willoughby Mainwaring," he said.

And divided it was, though Charles Lattimer, good-natured man, was somewhat indisposed to accept it. So also was Willoughby Mainwaring. But the ladies took their share with a good grace.

There is only one little scene to be added:

A small city church, and a wedding party gathered in the chancel. Miss Priscilla in a plum-colored silk gown and real lace. And Dr. Debenham. And Mr. Wraxall. And, of course, Mrs. Fullalore and Samuel.

And Frank Weston, holding the arm of Mr.

Maurice Quish, habited magnificently, and sporting a red, red rose in his coat. And also Mr. Willoughby Mainwaring with Dr. Lattimer.

Here they come, Clement and Will, beautifully attired, as bridegrooms should be, and both looking like gladiators or martyrs, whichever you please. They wait at the chancel steps and try to look unconscious, and Clement says strong things under his breath at the gaping crowd.

And here *they* come too—the brides. Two of 'em—both young, both beautiful. Mary and Alma. And thus Will Loveday married Mary Weston, and Clement Marriott married Alma St. John. And no more remains to be said.

THE END